

EXHIBIT 1

APPENDIX A

Faizah Siddiqui
[REDACTED]

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

July 9, 2014

Dear Honorable Judge Crotty,

It is with great honor and respect that I introduce myself as Faizah Siddiqui, wife of Salmaan Siddiqui. I am writing this letter on his behalf hoping to provide you with factual information about Salmaan's background and character as a husband and a father.

This is very difficult for me to write. Never did I imagine I would have to write this type of letter in my life, especially not for the man I am married to. I am not sure I can even find the words to express what I would like to say but I will do my best to help you understand the Salmaan that I have grown to know.

Please allow me to give you a brief overview of myself. I was born in Virginia and raised in Maryland. I studied Fine Art at the University of Maryland for undergraduate school and also studied Fine Art at The George Washington University in Washington, DC for graduate school. I later went on to study Fashion Design at Parsons The New School for Design in New York City.

Salmaan and I have been married for nearly nine years. Like any young, married couple, we decided to grow our family and were blessed with two beautiful, bright and energetic daughters who absolutely adore Salmaan. Our eldest daughter, [REDACTED] is four years old, and youngest daughter, [REDACTED] recently turned two. I was 3 months pregnant with [REDACTED] when all of this happened. Our world came to a standstill. I cannot express how much anxiety and stress this has caused us in many different ways. I was so stressed that I honestly thought the high level of stress was going to impact my baby in a very negative way. By the grace of God, she turned out just perfect.

Roughly about a month before all the troubles started, we had just bought our first home for the comfort of our expanding family. We still had moving boxes to unpack; the house was barren and would echo. It is currently still unfurnished and still echoes not to mention financially hard to afford. It was in the midst of the move that we were told of the devastating charges and our families started pouring in immediately from California and locally for support. We literally had nothing in the house to accommodate everyone, so we borrowed some stuff from my parents. The atmosphere in the house was as if a loved one had just died.

After Salmaan plead in February 2012, we tried our best to shield ourselves from the circulating articles related to his case. People we had not heard from in a long time started to call Salmaan, myself, and other members of our family asking what had happened. They had learned of Salmaan's charges through one of the most read publications, TIME Magazine with U.S. Attorney for the Southern District of New York on the

front cover. The magazine was on the stands shortly after Salmaan plead. With Salmaan's name in the news, we were afraid of media and press coming to our home. Our fears for our family's safety and for all the guests staying with us began to grow. Out of everyone's concern for safety, Salmaan taped thick black paper on all the windows of our home since we were short of any window coverings. When it was midday on the outside it felt as if though it were midnight from on the inside. We had to live like that for an extended period of time. The implications of the calls were as if though my husband was responsible for the financial market collapse of 2008.

Secondly, we lost our health insurance. Being [REDACTED] so we were worried about the financial costs of the routine check-ups and delivery. Salmaan called numerous insurance companies day and night to get us coverage until we were finally covered. He has been an extremely caring, loving, and an overall exceptional father and husband and became even more so after our eldest daughter was born. Both girls look up to him, often asking about him throughout the day and then every evening waiting by the window, paying close attention not to miss his car pull into the garage. He will flash his headlights at the window, which makes them jump with excitement. They know their hero is home. They actually prefer to be with Salmaan versus me and behave so much better with him too. It is just the charm he has with kids in general. I am often reminded by other mothers amongst our circle of family and friends as to how lucky I am to have a husband who interacts, plays, cares, and is extremely hands-on with his daughters in the manner that he does. He is the type of father who will catch vomit with his bare hands when the kids are sick and will always clean the kids up first before him. Salmaan has always made his family top priority. Always.

Like me, Salmaan comes from a religious, conservative, strict upbringing. He was not a privileged child. His father, a pilot in the Pakistan Air Force passed away shortly after Salmaan was conceived, leaving his widowed mother to raise Salmaan and his older brother. The lack of not having a father throughout Salmaan's life has been absolutely devastating to him, not to mention zero interaction with any member of his father's side of the family until recently. Due to custodial disputes between Salmaan's mother and his paternal side, his mother was forced to flee from Pakistan to America. With Salmaan in her womb and her 1-½ year old son she arrived in America to live with her older brother. Upon arriving in America, she prematurely gave birth to Salmaan in Sacramento, California making Salmaan the first American born amongst his entire family. Salmaan's family structure is very different than most. He was raised under one small roof, in a very tight knit, large family consisting of his four uncles, mother, brother and maternal grandparents. Once his uncles got married, the family grew adding aunts and many first cousins; everyone still living under one roof. His uncles were working hard during Salmaan's early life to establish careers, as was his mother. In order to provide for her kids, Salmaan's mother had no choice but to obtain an education and find employment. For this reason, Salmaan was in/out of the care of different babysitters and often times the frustrations of a hard life were taken out on Salmaan and his brother. From the beginning, education, hard work, good manners and the respect for elders were instilled in Salmaan. He was taught not to talk back to elders and do what he was told, even if he disagreed. Money was tight, so to help with the financial situation, Salmaan worked various jobs whenever possible such as delivering newspapers and working at a construction site during the hot summers of California all at a young age.

Despite the sufferings from being bullied throughout grade school, Salmaan managed to maintain his focus and graduate with honors. He finally got his big break when he was accepted into Dartmouth College in 1994. He was very proud of this achievement for the fact that he earned it himself. His mother could not afford for Salmaan to attend Dartmouth as she was already paying for his older brother's tuition at MIT, so

his maternal grandfather funded his college tuition. Once enrolled at Dartmouth, Salmaan excelled at his studies very fast, made long- term friendships, and led an active life in his school community such as taking the role of president for the Muslim Student Association. He turned the organization around by raising money for it to help pull the organization out of debt as it had gone bankrupt. He was also the Vice President of MILAN, a South Asian organization.

Salmaan is a God-fearing, religious Muslim man. He has become even more religious and closer to God since our lives were shattered and turned upside down from this unfortunate situation. He does not drink alcohol nor gamble. He has fasted every year for the holy month of Ramadan since he was 12 years old and continues to fast every year regardless of having been at work or having to fast during the humid summers. He never complains. He attends the supplemental prayers as well, which last roughly 1-2 hours that are performed every night in the Islamic month of Ramadan. Outside of Ramadan, he continues to pray five times a day-every day and goes to Friday prayers each week and each time candidly gives to the homeless people standing outside the mosque asking for money. I only learned of his generosity when I, myself, told him I gave money to a man walking up and down the street near an intersection I was waiting at. Only then did Salmaan tell me that he also gives to people less fortunate on his way home from the mosque. He is not one to boast or make it known when he donates money. It is out of his generous, kind natured heart that he donates. He does not like attention. He recently gave to The Citizens Foundation (TCF), an organization that helps fund education for children in Pakistan. The organization hosted a lavish dinner at the Ritz Carlton Hotel and publicized the names of donors plus the amount donated. Salmaan chose to skip the dinner and spend time at home with the kids and also requested his name not be printed on the list of donations. Even currently, as he does not have a source of income, he is still donating to his favorite charities and to other people who are in need. Salmaan is spiritual and has helped me become more religious over time too. He has helped me to see the good and positive in everything. We often have in depth discussions of religion and other topics of life. I admire his honesty, patience and his kindness towards other people. He always tries to do the right thing, and tries to keep everyone happy. Salmaan and I were planning to go to Saudi Arabia before all of this happened for the mandatory religious pilgrimage, known as Hajj. We are currently not able of performing this religious obligation because it requires a passport and international travel; both of which have been revoked from Salmaan.

Salmaan has always helped and made himself available to his family, friends and community in any/every way possible. He paid off his mother's home and made sure she was debt free even before purchasing our home in December 2011. He has financially helped his mother ever since he began working. He always makes sure he attends any family event back home in California (regardless of flight costs) and also with my family in Maryland. He treats everyone with respect, even people much younger than him. He does not abuse his status as an elder, which often happens in our culture. Even though he is much older than all of his cousins he still finds way to play/engage with them. He creates fun games and gives them each challenges, always making sure to reward everyone in the end. He views his younger cousins as his brothers and sisters and assists them with their resumes, employment, college applications, and interview preparation. Recently Salmaan's cousin got engaged and his cousin did not have all the accessories to go with his suit. So Salmaan packed his best shirt, favorite tie-new with tags still attached, cufflinks, belt and watch and gave it to his cousin for his engagement party. After the event his cousin came to Salmaan to thank him and return all of the items borrowed. Salmaan said, "Look man, it's your engagement and I want you to remember it, so please keep it".

Salmaan flew to California first thing in 2009 when he heard his eldest uncle who helped raise him had [REDACTED]. Upon learning of this, Salmaan was quiet for many

days. He is not very good at expressing his emotions and keeps them repressed. He would distance himself from me so I would not see his emotions.

Shortly after Salmaan plead, he flew to Sacramento, California for a few days because his grandfather suffered a [REDACTED] upon receiving the news of Salmaan's charges. His grandfather was a strong willed man who survived [REDACTED] and had to watch his daughter (Salmaan's mother) lead a tough life as a widow. Salmaan's news was too devastating for him; a pain he was not able to survive. Three weeks after Salmaan came back from his visit with his grandfather he needed permission yet once again from his parole officer, to fly back to Sacramento to attend his grandfather's funeral. Salmaan has had a very tough time coping with his grandfather's death, as he feels very much responsible for it.

He has always been there for my family too. About three months before we got married my grandmother (whom I lived and grew up with) had her [REDACTED]. My sister who resides in the UK flew to the US with her four year old son at the time to be with us. My whole family was at the hospital and Salmaan came to be with us too. Salmaan understood the stress my family was going through and brought a case of water to the hospital for everyone and nonchalantly left it by the door. He brought my sister flowers and a toy car set wrapped in Sponge Bob Square Pants gift-wrap paper for my nephew. He realized the hospital was not the best environment for a four year old to be in, so he took him to McDonalds to get him some fries. When my grandmother had her [REDACTED] five years later, my family wanted to grant her wish to be [REDACTED]

[REDACTED] Salmaan wanted to leave work immediately to be with us as this tragic moment was about to take place. I had taken our only car to the hospital leaving him no means of transportation. Thinking quickly, Salmaan borrowed a co-workers car and made sure he was there in time. Salmaan is an excellent role model for my younger brother and also makes a pro-active effort in keeping in touch with my sister and her family overseas. When going out to dinners with my family, which we do regularly, Salmaan always sneaks his credit card to the waitress to pay. My parents love Salmaan as if he was their own son; seek his opinion on various matters, speak highly of him to others and are very proud of Salmaan. My father is a very particular person; especially when it came to his daughters getting married. With no question, hesitation or doubt in his mind he knew Salmaan was the right fit for me. In my entire life, I have never seen my father cry. The first time I saw tears in my father's eyes was when we were all gathered at our home and Salmaan was getting ready to travel to New York City to plead. We all could not believe that something like this would happen to Salmaan, a man of such integrity and character and someone so humble and honest. It was a very dark time. We were all in a state of utter shock.

Salmaan has been very generous with devoting his time to his friends. He has been there for them anytime they were going through a rough patch in their life (death, divorce, relocating, finding employment etc.). He is overly generous with his belongings too. Whether it is his car, home, or his personal belongings, Salmaan is more than happy to give any if not all of it to others. He has been a great mentor for his friends and always makes himself available to guide them with their professional careers or to offer his advice. His friends and their families come and visit us regularly. Some even come from far places for regular support. They do not mind sleeping on the floors, as we do not have much to accommodate them with while they stay for a few nights. They come to spend time with our family. All the tremendous support has been extremely helpful during this time and we feel so blessed and fortunate to have each and every one of them in our lives.

Salmaan is a rare gem; the type of person you will almost never meet in life. Unlike others, Salmaan is genuinely and whole-heartedly happy for people when something good in life happens to them and he truly wishes them well. He has never been envious of anyone nor has any enemies. He always says, "I'm happy for them, they deserved it, good for them!"

A very admirable quality about Salmaan is his trust. Your Honor, it is imperative you understand this. I can confidently say I have never known Salmaan to betray anyone's trust. A lot of people confide in him. I have never met anyone more capable than Salmaan when it comes to safeguarding the trust placed in him or her. He is an honest, loyal man and a man of his word. He always has the best intentions for everything. Please understand this.

Salmaan helps me in many ways and is very protective of his family. He helps take care of our daughters; feeding, bathing, changing dirty diapers, playing, teaching, reading to them every night and also waking in the night to attend to them even after working long hours. Our daughter [REDACTED] is accustomed to only Salmaan putting her to bed. She will not sleep with anyone else. Salmaan and [REDACTED] have their little night ritual; they read a book together, followed by a "what happened today" story which Salmaan lets [REDACTED] do the talking and whenever she is done she will say, "Good night Aboo" (meaning father in Urdu) and he will reply, "Ok [REDACTED]- sweet dreams & good night", and then they both say together "Sleep tight, don't let the bedbugs bite". This past winter, Salmaan slipped on black ice as he rushed to get home to put the kids to bed on time. The cell phone in his hand fell causing the screen to shatter and his car key flew many yards and got buried in the snow. Salmaan was unable to call me so he stopped at a nearby store to inform me of what happened. With a badly injured elbow and fractured finger he managed to find the key and drive home. Once home, he was writhing in pain and still insisted on putting the kids to bed. Seeing him in his terrible state, I told him I would call a friend to drive him to the hospital. Salmaan was not keen on disturbing anyone so late in the evening. I was fortunate to contact Salmaan's childhood friend who drove him to the hospital. Salmaan came home a short while later with a sling on his elbow and splint on his finger. The next morning with his sling and splint still on, Salmaan was getting our daughter dressed and ready for school.

He has always been supportive of my decisions such as furthering my education and working. It was my dream as a kid to become a fashion designer and live in New York City. I grew up in Maryland, and since my parents were strict they did not let me study away from home. Within ten months after being married, Salmaan made this dream come true for me by relocating and taking a job at Credit Suisse in NYC so that I could have a shot at it. I feel terribly guilty and responsible for the situation we are currently in because had he not tried to make my childhood dream come true, we would not have been in this situation. Salmaan encouraged me to apply to Parsons New School of Design to achieve my dreams as a designer. I got accepted and a few weeks into my first semester he took a job at an investment company in Washington DC. I was ready to withdraw from school, but Salmaan did not want my dreams to be crushed by causing me to relocate back to the DC area with him, especially since I just got accepted to my dream school. We lived apart until I graduated and during the time apart, he would visit me in NYC so I would not be troubled by the travels and could focus on my studies. He has always equally participated in household chores (cooking, laundry, cleaning, dishes, garbage etc.). He always asks me if there is anything he can help with to lift some of the weight off of my shoulders. Your Honor it is rare for men in Pakistani culture to participate in these types of household duties, as it is an issue of pride. Salmaan helps openly and not just behind closed doors.

Salmaan has always been there for me. For example, when I had a [REDACTED] he took me to the hospital at 2 am and stayed by my side until I was released. I was so scared as I thought it might be early labor. I was discharged later that day but the pain returned early the next morning and I needed to be rushed to the hospital yet once again while Salmaan was already at work. He left work instantly and took me to the hospital and again stayed with me until I was discharged. Salmaan has always taken care of me when I have been ill, even when we have both been ill simultaneously. Once when I was sick, I was put on a bread diet; so bland and tasteless. Salmaan would cut the bread into tiny pieces so it was easier for me to eat. He would display the little pieces of bread in nice patterns all over the plate so it looked appetizing. I am sure he would not be comfortable, as neither am I, with me talking about details of our private life, since we both are very private people, but Your Honor, this is the only way you will really understand the type of person Salmaan is versus his extremely negative portrayal in the media.

Salmaan is a chivalrous man. He will walk my kids and me to and from the car during the rain with 90% of the umbrella over the kids and myself while he gets pored down on. When we are around our friends, Salmaan will insist on me telling the jokes even though I prefer him to because I get the punch lines wrong most of the time. He will still laugh. He insists on making sure that our kids and I are taken care of before he even thinks of himself. He always says to me, "I just want to make sure you guys are taken care of regardless of what happens with me".

He has been working on different ideas/projects day and night to make sure we will be just fine. I honestly do not know how it is humanly possible to work as hard as he does. His calm personality and positive outlook on life have helped me get through this low-spirited time. During this rough time, he has tried to make life as normal as possible for my daughters and I. As you can imagine, anyone going through this type of situation would most likely fall apart. Salmaan has kept his composure. I know this is very devastating for him. I know he is very remorseful of what happened and takes full responsibility for his actions. He has many sleepless nights or will sleep very few hours and in those hours will toss and turn so much it wakes up the kids.

Salmaan is an extremely caring and thoughtful man. He always remembers birthdays, anniversaries, and other important dates etc. Not just mine or our kids, but other members of our families and friends too. He always buys the most thoughtful gifts. For me, it has been very hard when these milestones approach because the anxiety of not knowing the outcome of this case makes me sick. The nightmares are haunting and the sleep quality is very poor. The kids' first birthdays and many others "firsts" come and go but with a dark cloud hovering over our heads making these memories bittersweet. However, this has taught us so many things, especially to enjoy our family as a whole. Salmaan loves to be present for our daughter's school related activities and performances, but often times he misses out because he feels too embarrassed to attend. He does not want to jeopardize our family in any way by his wrong doings. I end up taking the kids myself, so badly wishing he could be with us. It is hard when we are the only ones attending as an incomplete family. It is understandable for one's husband to be absent due to work obligations or other justifiable reasons, but knowing Salmaan could be present feels very unfortunate. It feels even worse having to make up excuses when our kids ask why he will not be joining us. It is heart-breaking as these precious moments with the kids only happen once in life.

Salmaan is very responsible. He always pays our taxes and bills in a single, full payment. Salmaan has always been very cautious of not having any debt nor has ever been in debt or owed any money to anyone. He makes sure bills are paid before the actual payment is even due. He has never needed a reminder.

Every marriage has its' ups and downs. I can honestly say that we have had very few arguments, bickering or major disagreements. We have had nothing but a happy and healthy marriage mainly because Salmaan has put a tremendous amount of effort into our marriage. He has always apologized without hesitation and has genuinely felt remorse for a number of days in the few times where he was wrong. Over time, I have learned that if Salmaan does make an honest mistake he will rectify the situation and make a conscious effort to never make the same mistake again.

To say Salmaan is a hard working man is an understatement. He has always taken his career very seriously and always strived to do his very best. He would wake up at the first sound of his alarm in the early hours of the morning and be ready for work instantly regardless of how tired he felt from the day before. His energy, passion and enthusiasm for his work showed in his success. He was naturally good at the work he did. I would always question myself how a man so down to earth and unworldly could work in the financial industry. Salmaan does not fit the stereotype. His nature and demeanor were so different than the rest of the people that surrounded him. He maintained his principles and values despite the intense surroundings he was working in. While employed at Credit Suisse he worked very long hours. He went into the office very early in the mornings and would come home very late in the evenings-on average close to 11pm and sometimes past midnight. One night he told me not to wait up for him since he would be working late so I went to bed and woke up in the middle of the night to see if he was home. My clock read 3 am and Salmaan was not home. He came home around 4 am, slept for only 2 hours, showered and went back to the office for another long day. Salmaan was always thinking about work in his sleep too. He would talk in his sleep and often mumble finance related words, which I have no understanding of.

Out of the jobs he has had during our marriage, I noticed his job at Credit Suisse had taken the biggest toll on his health. He never before complained of any [REDACTED] but during his employment at Credit Suisse he would often mention [REDACTED]. However, he did not let this affect his performance. Not only was he working Monday through Friday, but he worked equally hard on the weekends too. Of the weekends he would reserve one day for the office and one day to be with me and help with errands.

Salmaan is neither selfish nor has an ounce of greed in him. He once told me during a deep conversation that ever since he was a young boy he always had the haunting feeling that he will die young and did not want his future wife and kids to go through what his mother had (raise kids on her own with no money). So for this single reason he cared to make a decent living to ensure that his wife and kids were always taken care of. The loss he voluntarily forfeited with his most recent employer was far greater than the loss he experienced at Credit Suisse.

Salmaan gives open-heartedly to people in need and takes great pride in giving back to his community. Currently he is volunteering at OAR (Offender Aid and Restoration). There, he assists incarcerated individuals transform their lives by empowering them with the information on how to write a resume and guiding them with their job searches. He helps them regain their life and encourages them to lead a responsible and productive life. Salmaan is very passionate about helping others. I believe Salmaan excelled in finance because of his talent. I would ask him what he wanted to do if he had a choice. He replied to my question by saying "I would do something where I could help others and my help would make a difference in their lives". Before we got married we would often talk about how we could make a difference in the world and on many occasions he eagerly spoke of wanting to volunteer to help people in any way, but because of the strenuous hours his job demanded, he was unable to do so. Instead, he would take on smaller volunteer opportunities to fulfill his "want" as it did not require as much commitment. He now is much happier helping on a regular basis at OAR and he looks forward to Tuesdays and Thursdays

(the days he volunteers). He comes home feeling very good and likes to talk about his time spent there and how individuals anticipate working with him. I also look forward to when he comes home from volunteering because his spirits are high and seeing him happy is priceless.

Ever since this unfortunate incident, Salmaan has been extremely upset, disturbed and very remorseful. Over and over again he reminds me how deeply sorry he is for the wrong decisions he made and takes full responsibility for them. He feels very shameful because he let his family, friends, and long time acquaintances down. This I know because he tells me almost every day. He does not even need to tell me, I can see it in in face. He always wonders if the father he never had would be disappointed in him and wishes that he had his father right now to go to for guidance. I had, have, and will continue to have faith in my husband and know that he made a genuine mistake and has learned his lesson from it. He is truly a good man and I feel very honored to be the wife of a man which such integrity. He feels humiliated and mortified. Salmaan had earned the trust of everyone he has ever known and after this incident he felt ashamed and not worthy of their friendship. For Salmaan, a person so private, the public humiliation and defamation was hard to cope with. How Salmaan got involved in a trouble so deep will always be beyond my comprehension. I honestly think he had better chances at winning the lottery.

Salmaan is a self-made man. His success from a young age and everything he earned in life was because he worked for it. He gave his all to achieve his goals; he then succeeded in achieving them and sadly had the misfortune of watching it all dissolve before his eyes. His life is cyclical in the sense that it started with a struggle, followed by hard work, finally success and then landed back at struggle. It pains me a tremendous amount to see him leave the dinner table unable to finish his meals because the outcome of his family's future worries him that much. It pains me a greater deal to have to write a letter of this nature about Salmaan who has always strived to do the right thing. It saddens me to know that he does not buy himself lunch or better yet buy anything for himself because he wants to save as much money as possible for his family.

During this stressful time, I am hopeful and pray to God that our family can once again resume a normal life. I pray for my daughters to be blessed with the privilege of having their father in their life. The Siddiqui family has had to experience one member (Salmaan's mother) raise two children without a father and it would be devastating to watch history repeat itself.

Your Honor, I am hoping this letter has provided you with a genuine understanding of my husband, Salmaan. I hope that you consider all of the above into account when sentencing him. A second chance for Salmaan is a second chance for our family too. I beg for your mercy and leniency, as your decision will change all of our lives forever.

Thank you for your time, Your Honor.

Truthfully,

A handwritten signature in black ink, appearing to read "Faizah Siddiqui".

Faizah Siddiqui

July 10, 2014

Nasreen Siddiqui
[REDACTED]
[REDACTED]

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Honorable Judge Crotty,

My name is Nasreen Siddiqui, I am 62 years old and am the proud mother of my son Salmaan Siddiqui. I worked as a civil engineer for 35 years in Sacramento, California before losing my job a number of years ago. Currently, I am unemployed.

I am very proud of the way I raised my two sons as a single mother. I was 22 years old when my husband died in a helicopter crash. He was a Major & Flight Instructor in the Pakistan Army. Two weeks after his death, I learned I was one month pregnant with Salmaan. At the time my oldest son, Imran was 1 ½ years old. My father in law filed a court case for the custody of my elder son and I was so scared that I would lose him and my unborn child. Harassed by my in laws, I was hospitalized because of the [REDACTED]. I was admitted into the hospital for a week due to [REDACTED]. I almost had a miscarriage and lost Salmaan. In order to keep my child, I was forced to migrate to the United States in March 1975. Now as a single mother, I arrived in Atlanta and stayed with my elder brother, Javed. I was dependent on my brother and since he got a job in CA, I too had to move. We joined my younger brother Khalid who at the time was a student in Sacramento.

Salmaan was born three months later in June 1975. He was born a premature baby who survived a very stressful pregnancy. I wanted to provide for my kids and needed to get an education so I had no choice but to leave Salmaan with a babysitter when he was only 3 months old to obtain a GED. He would cry when I left him and he would be crying when I picked him up. After I got my GED I went to Sacramento State University to study civil engineering. By this time Salmaan was two years old and I left him at a daycare. He would stand by the window of his daycare to see if my car was parked in the student parking lot and if he didn't see my car there he would cry some more.

I had to multi-task so I would take my sons to the library with me after my classes to study while they enriched themselves with numerous books for hours. It was a hard life. I had a very limited budget to live on so in order to save money I would sew not only my own clothes but also my kid's clothes. Whenever Salmaan received any gifts for his birthday or the holidays I would only give him a few and sadly had to save the rest for other kids' birthdays because I could not afford to buy gifts for others. We lived on my brother's charity as it was not until Salmaan was almost eight years old that I earned my first paycheck. Many times I needed to work late nights and would bring my kids to the office with me. Through these times they saw the meaning of hard work and learned very early on what hard work was like.

Salmaan has always been a soft and gentle child. He never got into trouble during elementary, middle or high school. Several of his teachers used to say, "I wish that all the kids in my class were like Salmaan." He never cheated and was never disrespectful. He always listened to his elders and never talked back, regardless of whether he agreed or not. He just did what he was told. I made sure to instill these qualities in him from day one. He never hung out with the wrong crowd or did any of the other things that a boy who grows up without a father may get involved in.

Sa, as we affectionately call him, was always a good student. He was in the Spelling Bee and took part in the Science Olympiad and went to the state competition. He would study on his own. I never had to push him to study. He used to collect baseball cards and he loved to play basketball. He used to save his allowance and if I ever needed money, he would generously offer it to me. He was always a hard worker too. As a teenager he would work during the summers- cleaning bathrooms, vacuuming, etc. He also had a newspaper delivery job that I would take him to which he would rise for diligently every day at 3am. The summer after he graduated high school he worked on a construction site. This experience taught him the value of hard work and the importance of getting a good education. He would come home every day and tell me stories about the men who worked on the site, how they struggled to make ends meet.

Salmaan is a very honest person. He was very close to my mother, Mehjabeen, who would visit from Pakistan from time to time. Being that she could not speak English, he as a loving grandson kept her company and she would confide everything in him because of his trust & honesty. He also learned the Urdu language because of her. When Salmaan went away to college, I gave him my credit card to use. He never abused it and would call me and honestly let me know whenever he spent any money on it.

We also moved houses a lot. We went from an apartment to condo to finally a four bedroom home. Because my kids and I were dependent on my brothers, I did not always get my way and my kids definitely did not. But I had no choice and had to take the heat. My brothers were like father figures for Salmaan. They helped me raise him. We were strict with him. As you can imagine the family started to multiply. All of us were living under one roof- me, my kids, my 4 brothers, their wives and now their kids too. On some occasions my parents would visit for months as well. Despite the cramped living conditions, Salmaan never lost his focus. He was determined to succeed. Salmaan was definitely not a privileged child and not spoiled. With so many people in the house, he saw all the obligations I now had and would help me with household chores voluntarily; I never had to ask. During the weekends, he would go on surveys with his uncles, wash the cars, help me with the plethora of dishes, mow the lawn, clean the backyard, and clean the swimming pool, and babysit his younger cousins.

When he got his driver's license at the age of 16, he would help with the grocery runs. I am diabetic and so he would take me to the hospital and for my doctor's visits. I had to get a hysterectomy while Salmaan was preparing his college applications. He was ready to donate blood to me if I ever needed it.

My father was referred to as Papa. He was a man of perfection. He was very proud of Salmaan and all of his self -earned achievements. Salmaan respected Papa and also feared his perfection. One day Papa found Salmaan's college essay in the printer and called me and Salmaan to his room. Both of us were scared. We weren't sure what he wanted to discuss. With both of us shaking, Papa said, "Salmaan you wrote a very good essay. Salmaan was not

expecting a compliment as neither was I from Papa because a compliment from him was very rare. Living up to his expectations was very hard. When Salmaan got admission into Dartmouth, I was not able to afford the tuition as I was already paying for my other son's tuition at MIT. My father insisted on paying for Salmaan's tuition so he could attend. Salmaan had a hard time adjusting his first semester in college since it was his first time ever being away from home. This was also the first time he was away from me and the whole family. So to ease his anxiety, I would go visit him until he got comfortable. Salmaan is very caring and hard working. He worked on campus to pay for his meal plan. He helped other colleagues get jobs & internships. He would always come home during the breaks to visit. His younger cousins who look up to him would await his arrival, as he is their role model.

After college, his hard work ethic got him a finance job in New York City. I was worried at first at how a soft, gentle natured man would survive in such a harsh competitive environment. But Salmaan had our family values and he never forgot them. He never partied, spent lavishly, or boasted about anything. He never cared for the large salary that bankers made. It was the challenge that drove him. He would never tell me about his bonuses because it did not matter to him, even when I would ask. Salmaan never boasted about his achievements either. He has always kept great relationships with all of his co-workers and bosses from every job he has ever had.

Like myself, he worked day and night sleeping only a few hours a night. He was determined to work and build a career for himself. I was proud he was finally becoming successful and moving on and getting the life he deserved.

Salmaan does have one very big weakness. He does not know how to say no to superiors. This weakness comes from his upbringing and is partially my fault. Living in a joint family he had many superiors and elders and he just did what he was told. He had the fear of being disciplined if he did not obey. I had the same upbringing, and to this day I cannot talk back or disagree to my elders.

He has been a very good son to me. I remember when he bought me a watch with his very first paycheck. He was never selfish and spent money on himself. He said 'Mom, I will send you anywhere you want in the world.' I replied, "All I want do is to go on pilgrimage". Over the years, he sent me on pilgrimage several times to Saudi Arabia paying for my airfare, hotels and giving me spending money. He would come to visit me in Sacramento or send me a ticket to come see him on the East Coast. He has been supporting me since I lost my job. I couldn't qualify for social security or Medicare or benefits so he would deposit money in my account every month. He paid off my home loan. He has been everything that a mother could want in a son: honorable, loving, loyal, honest and generous.

Out of concern Papa wanted to come visit Salmaan for emotional support. Before he could make the flight he suffered a [REDACTED] The moment Salmaan heard that his grandfather had a [REDACTED] he was on the next flight to Sacramento. My father was in the hospital and whenever conscious would ask about Salmaan's case. He was praying for Salmaan until his last breath. He passed away in March 2012, a month after Salmaan plead. His death has had an enormous affect on Salmaan and the entire family.

The hardest part of this whole situation is that I don't know what will happen with Salmaan and as a result with his wife and his two daughters. I see the horrible effects it has had on his life. He is not a very expressive person and keeps everything on the inside. But I as his mother know him and know that he is stressed in many different ways and for many different reasons. I

know that Salmaan is very remorseful for his actions. He is volunteering to help other previous offenders build resumes, get jobs and have a second chance at life.

Salmaan's life has been turned upside down. Everything he ever worked for has been taken from him. To see him suffer through this is very devastating for me. It has impacted my health in many ways. I became so [REDACTED]

I went through a life full of hardships and have sacrificed my life for Salmaan. I only want the best for him and wanted him to have everything I as a single mother could not give him. I never re-married because I wanted to focus on my kids. No words can express how I feel about Salmaan not being able to ever see or meet his father. Not only does he look like his father but his personality and character are identical too. He is very patient, calm, caring, humble, polite, honest and always helping others first. Salmaan interacts with his daughter's the same way my husband would interact with my elder son Imran. He plays and reads to them and always makes sure they are taken care of. He treats them with love and tries to give them everything he never had as a kid. I know if my husband were alive today, he would be very proud of Salmaan. Salmaan's father had high hopes of his kids being well educated and successful, and if he was able to know Salmaan achieved both in life on his very own, he would be very delighted.

I hope and pray that this letter gives you some insight and clarification on my son. I know he has taken full responsibility for his actions and is extremely remorseful. I pray that you take this letter into consideration when making a final decision and beg for your mercy and leniency when sentencing my son Salmaan.

With Hope,


Nasreen Siddiqui

July 9, 2014

**The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, NY 10007**

RE: U.S. v. Siddiqui, 12-cr-00089

Dear Judge Crotty:

We are writing you to provide a character reference for Salmaan Siddiqui. Salmaan is our son-in-law and we have gotten to know him and his family very well since we first met in 2004 when Salmaan proposed to our daughter, Faizah Siddiqui, for marriage. Since we did not know much about him at the time, we had to conduct our own "background investigation" to ensure that he was of sound moral character before giving him our daughter's hand. We spent over a year meeting with him, his family, and friends, and finally decided he had all of the qualities and characteristics a husband and father-to-be should have.

Over the past 8 years we have watched him develop a wonderful, loving and caring relationship with our daughter, while becoming an extraordinary father. We have confirmed that he is a very honest, reliable, responsible, hard-working, dedicated, giving and respectful young man trying to build a better future for his family.

One of his finest qualities is that he helps other people in need whether it is through physical, financial or emotional means. For example, we recently complimented him on how well he had applied a floor coating to his garage. He noticed that our garage was in poor shape, so one night, he showed up to our home with his trademark warm smile and all of the materials, and told us he wanted to renovate our garage, as well. He worked late into the night tirelessly and meticulously improving the condition of our garage. He sacrificed his time, energy and resources out of his own goodwill to fulfill a need for someone else. Acts of kindness like these permeate Salmaan's character and demonstrate many of the heart-warming and exceptional traits embodied in Salmaan. He really cannot sit still without offering a helping hand or making sure that someone else is better off through his actions.

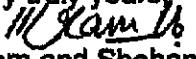
Also, a few years ago, Salmaan had heard that one of us wanted to make the Muslim pilgrimage to Mecca — a once-in-a-lifetime spiritual obligation. Without us asking, he made all of the necessary travel arrangements and surprised us with an all-

expense-paid booking. His generosity in this situation was symbolic of Salmaan's character. He, again, gave of his time and resources to fulfill a need for someone else.

Since we've known him, we have witnessed nothing but the most praiseworthy of qualities in Salmaan as a husband, a father and a son. We love him and pray for his future. We, like our daughter, granddaughter and community, would be devastated if Salmaan faced any prison time. We beg you for your mercy when deciding Salmaan's sentence.

We would be happy to speak with you if you have any questions about this letter. Please do not hesitate to reach either of us at [REDACTED] Thank you very much for your time.

Very truly yours,

 
Ikram and Shahana Khan

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Judge Crotty,

My name is Imran Siddiqui, the elder brother of Salmaan Siddiqui. I'm a professional mechanical engineer, and prior to August of 2012 I was a medical consultant for Depuy Synthes, residing in the state of California with my wife and four children. I was actively involved in my community in the Santa Clarita Valley (SCV); a member of the Interfaith Committee, Youth Group Leader for the Unity Center (a religious non-profit), Friend of the SCV Homeless Shelter, and sales senator for Depuy Synthes. In August of 2012, I moved to College Park, MD to attend medical school at the Georgetown School of Medicine in Washington DC in order to be closer to my brother.

Growing up, I've always identified Salmaan affectionately as "Sa." He is my only sibling and it is hard for me to write this as I am not a very expressive man, I love him like he was my own child. Our childhood was anything but normal. Our father was killed in a horrible helicopter accident when I was one year old and adverse circumstances forced my pregnant mother and I to flee Pakistan. We relocated to the United States in 1975 with the help of my uncle, mother's brother, Javed. It was in Sacramento, California that Sa was born, an orphan. We were inseparable, always had each other's back.

At the time we had nothing, it was only through generous donations of family and friends that we were able to survive. Realizing that family welfare was not sustainable, my mother embarked on the difficult journey of receiving an education. She enrolled in adult school to obtain her GED and later on she attended California State University at Sacramento receiving a civil engineering degree in 1982. My mother received her first paycheck when I was the age of ten and Sa was eight years old.

The hardship endured by the three of us was tremendous. Many school activities that require parental involvement and contribution were simply off-limits; such as access to tutoring, books, art supplies, sports and so on. Having witnessed what our mother went through to earn an education Sa and I learned a tremendous lesson on the importance of an education.

Sa is a very motivated person, who works hard on achieving his goals. I remember distinctively when my brother was preparing for his SAT examination. At the time I was attending college at the Massachusetts Institute of Technology. He called me up to see if I had suggestions for him to help improve his verbal reasoning score. I remember pulling off my shelf two boxes of 2000+ vocabulary flashcards. I told him that if he memorizes all these words he would see significant improvement in his test score. Without hesitating, he proceeded to memorize all of the words. He called me a few weeks later to say he was scoring in the 99th percentile. I was proud of his determination and his willingness to apply himself which would ultimately lead to him an acceptance to Dartmouth College.

Sa's transition to college life at Dartmouth was not an easy one. Going up in Sacramento, Sa was accustomed to being constantly surrounded by family. We lived with several family members in one house: baby cousins, grandparents, uncles & aunts. Other uncles and aunts lived down the street. Isolated in a the rural town of Hanover, Sa became homesick. I traveled from Cambridge to Hanover on

the number of weekends to help Sa adjust to being away from home. During my visits I encourage Sa to get involved with clubs and increase his social circle considering his fellow colleagues were probably also missing home. After a few months I was pleasantly surprised by Sa's growth as an individual and as a member of the Dartmouth community. He was able to secure elected positions in a number of social clubs during college. After a few months of settling down in college, Sa exhibited a strong work ethic and ability to interact with others.

Sa's success was not only academic. He was able to secure highly prestigious internships at a number of prestigious investment banks. Upon graduation, he secured a position at JP Morgan where he worked as an analyst in the investment banking division of structured products. After a number of years of hard work he was invited to join the trading floor as a trader for mortgage backed securities. My understanding was that becoming a trader was a big deal. It meant having a more structured work schedule, no need to pull "all nighters" working around the clock to structure a "merger deal". As an elder brother I viewed this as a positive development, giving Sa more time to himself. He was increasingly involved in his career moved to New York City, got married and started a family. His circle of influence had changed from family to friends and professional acquaintances.

When I was notified of Department of Justice's case against my brother, I was in utter shock. The first thing I did was stop what I was doing and booked a flight to spend time with my brother. The news of this case had struck a blow to many family members in both psychologically and physically. My grandfather, Tahir Hassan Siddiqui, suffered a [REDACTED] upon hearing news of Sa's case which ultimately lead to his death in March. My mother, Nasreen Siddiqui, concerned for her son, moved to Virginia to be close to Sa and give him the support that he needed during this difficult time.

Despite several acceptances, I only considered attending medical schools in the Washington, District of Columbia area to make sure I remained in close proximity to my brother during this difficult time. My brother needs family support. Our family has strong bonds and deep roots, and we will try our best to work together to get through this difficult time.

I am looking towards the future and what can be done to help my brother live a fulfilling and productive life as a citizen of the United States. My mother and I have changed our own lives to be close to Sa during this crucial time of need. We want to keep an eye on him and to make sure his family is looked after and that his daughters remain close to immediate family members. I am also pledging to help guide him in any future choices he makes to work and earn a living.

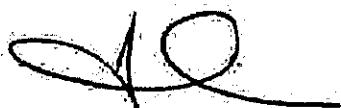
All I ask is that when you consider his sentence you note the following:

1. Salmaan is an honorable man in many aspects of his life.
2. Salmaan has spent over 600+ hours helping reintroduce convicts into the workforce by helping them write cover letters and prepare well-structured resumes.
3. My family and my mother have relocated to the Washington D.C. area to be close to Sa and keep an eye on him during this difficult time.
4. My four children consider their "Chachu" (uncle in urdu) to be an important and loving part of their lives, and I very much would like for Sa to be around for them to seek his advice, play with them.
5. Please consider community service time in lieu of a prison sentence. Salmaan has positively affected the lives of many while volunteering. Let him continue to do so without placing additional strain on the criminal justice system.

6. Salmaan is a family man, he has a wife and two daughters. He is a doting and devoted father and husband. Please let him remain with them during this time instead of being a burden of the United States tax payers.

Thank you for hearing me out. I humbly request that your sentencing be as merciful as possible to help Salmaan return to society as a productive and law abiding citizen. Sa is an important part of the lives of many and it would be a tragedy to have him apart from his family that has done much to become close during this trying time.

Sincerely,



Imran Siddiqui



Fareed Siddiqui

July 8, 2014

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Judge Crotty,

My name is Farsed Siddiqui, a self-employed civil engineer in California. I am writing in reference to Salmaan Siddiqui, who is currently scheduled to be sentenced in your court on a charge of conspiracy to falsify books and commit wire fraud. As Salmaan's uncle, I have known him since the day he was born, and as such, was allowed a front row seat to his development. I realize that as his uncle I may appear biased, and while this may be true, it is also true that being in this position has allowed me a close look at both his personal and professional life. In addition to this, I have witnessed his evolution into a man. I have seen him grow, learn, make mistakes and become the kind, and trustworthy man of great moral character and integrity that he is today.

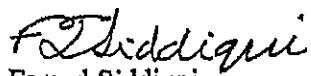
Salmaan has always been a very diligent and hard-working, ever since he started school at the age of four. I believe the fact that he gained admittance into a school as competitive as Dartmouth speaks to his academic conscientiousness better than can be put into words. And although many hard-working people are driven by a desire to succeed for their own sake, Salmaan was always driven to succeed for his mother and his family's sake. Despite the long hours that he spent on his academic endeavors, he would always make sure to make time to help his mother and other family members around the house with whatever they needed. Whether his aunts needed help with dinner or cleaning, or I needed help mowing the lawn, he did it all without complaint. Whenever his success was commented on instead of attributing it to himself he would always say that it was all the result of the sacrifices made by his mother and his family. I realize that all this may not seem relevant at the moment, but I feel that this is just another testament to Salmaan's affection for and dedication to, not only his mother, but his entire family.

Throughout his entire academic career Salmaan has never had an incident of any kind. In fact, he has never been the kind who believed in taking the easy way out or cutting corners, which is something which I can personally attest to. I saw him study day and night to get a high score on the SATs, and study night and day to make sure his GPA was the best it could be until his dream of going to an Ivy League university became a reality. This is also one of the reasons why this whole episode has come as such a shock to me as well as the whole family.

I understand that people make mistakes and sometimes life happens, however, I also believe that people should be given second chances and I am especially confident that giving Salmaan a chance to correct his error would not be a mistake. I can assure you that he is not the type of person that runs from his mistakes, even as a child whenever he would break a glass or vase he would always own up to it and accept the consequences. His humility is one trait of his that I have always been especially proud of. He never takes his life for granted even during the most trying times. I am certain that giving him a second chance is not only something that he would be grateful for, but would also ensure that he becomes even more hard-working than he already is.

One of the first things that Salmaan did after this incident happened was apologize to his family for his mistakes and for causing everyone additional stress and worries. At this point every member of the family has accepted his apology and is fully behind him. In fact, you could call any member of the family and they would nothing but positive things to say about Salmaan. This is an isolated incident in his life, and I am certain that he has paid enough for his actions to guarantee that he doesn't make the same mistake twice.

Sincerely,


Fareed Siddiqui

Riaz Siddiqui
[REDACTED]
[REDACTED]

June 28, 2014

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Honorable Judge Crotty,

Thank you for taking the time to read my letter in support of Salmaan Siddiqui. I migrated to the United States in the early 1980's and Salmaan along with his brother were the first kids in my family. I assure the higher court that Salmaan's excellent character and charisma benefit our family and the greater society.

Salmaan called me in late January and informed me of his unfortunate situation. I never thought that such a problem would affect him and our family so adversely. I tried to console him and facilitate a better feeling and positive outlook for his future.

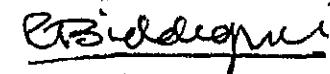
After I settled in the United States, I was unmarried and living with my brothers, sister, and her children. Due to the passing of Salmaan's father prior to his birth, all the men in the household made it their priority to raise Salmaan and his brother and instill in them integrity, dedication, and loyalty. Whether it was providing necessities, traveling, or simply being there, I was there as a father for Salmaan. In turn, he was a son and even more. He desired to accompany me to work, help me on my land surveys and engineering projects and learn from me. What makes Salmaan such a great example for our community his desire to learn and gain knowledge and conscious for the people around him. The strongest quality that he has offered to society is his humble character. Despite his success at college and throughout most of his career, his quiet and low key personality has helped establish a standard that is reflected in the youth of our family.

Even after his departure to the east coast, Salmaan always enjoyed the company of his family. Despite the long hours he worked, Salmaan made time to call me frequently and invite our family to visit. When we traveled to his residence he made a conscious effort to not only provide the basic necessity to our family but show us the diversity, rich culture, and fast paced environment that was such an integral part of New York City. I learned about Van Gogh and the impressionist movement at the Museum of Modern and tasted the rich food of Little Italy. Salmaan knew our time was valuable and made our trip the most enjoyable. When it came time for the wedding, Salmaan did not push the responsibility of traveling on his family. His responsibility and conscience for his loved

ones came first and he made sure to have the living and driving expenses taken care of when we arrived to make our stay easy and stress free. This knowledge of caring for his family and Salmaan strong actions not only help the younger children, but remind me to do the same when times are hectic.

Salmaan now is a father of two children, both very young. It is necessary that he spend time with his family and be that father figure to them as I tried to be for him. My nephew has understood the wrong he has done and is very apologetic to the company and society. He must now move on from this grim chapter and focus on his children and wife. I encourage you to treat him fairly and I trust that the justice system in our country will let Salmaan continue to contribute to society has he has to me and my family.

Sincerely,



Riaz Siddiqui

Javed T Siddiqui

July 8th 2014

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Honorable Judge Crotty:

My name is Javed Siddiqui. I am a Professional Engineer, with a Bachelor's degree in Civil Engineering and a Master's degree in Civil Engineering. I have been licensed to practice civil engineering in the state of California since 1975 and have operated an engineering consulting company, JTS Engineering Consultants, Inc. in Sacramento California for thirty-seven years.

I am the eldest of five siblings and Salmaan is my nephew; he is my sister Nasreen's son. Salmaan's father, Major Tauhid, was killed on October 23, 1974 in a helicopter accident while on duty. At the time of his father's death, Salmaan's older brother Imran was eighteen months old and my sister was pregnant with Salmaan. After my brother-in-law's death, I helped my widowed sister complete her education by sending her to an adult school in Sacramento, California where I lived, and then later to college. My sister eventually obtained a civil engineering degree in 1982 and worked for JTS Engineering Consultants where she was then able to financially support Salmaan and his older brother complete their education.

Salmaan was born and raised in my household. He has grown from a little boy to a fine, accomplished young man in front of my eyes. Since his father passed away, I became Salmaan and Imran's legal guardian—to watch over them, raise them and support them. I undertook as many responsibilities as I could so that Salmaan and his brother would not feel the void of a father. As I saw Salmaan grow and mature, I observed him adhere and respect our family values which include: the importance of education, commitment to family and profession, honesty, dignity, good work ethic, respect for elders and superiors, personal and professional integrity, and dedication to community services. These values were non-negotiable and strongly enforced in the house. Salmaan had a reputation in the household for not only obeying, but embracing these beliefs.

One of the most cherished qualities about Salmaan is that he is extremely responsible. Ever since he was a child, regardless of the task that was assigned to him, Salmaan never complained and fulfilled his responsibilities well. For instance, when Salmaan lived with me, he worked for me at my engineering firm during the summers. His task was to work on any project that needed assistance, ranging from simple clerical work to going out in the field to help with surveying projects. As his employer, I found Salmaan to be punctual, ethical, hardworking, and dependable. He completed all his tasks on time, did them well, and was well liked by everyone at our office.

I also vividly recall the time when Salmaan got a job to deliver the Sacramento Bee Newspaper near our neighborhood. He would get the papers only a few hours before they were to be delivered. Every morning, before dawn, he would sit in our living room sorting through and organizing the stacks of newspapers that needed to be delivered shortly thereafter. I saw him dedicated to the task—day in and day out, without a grimace on his face and focused on the task at hand.

From working several odd jobs, Salmaan's hard work, persistence and work ethic sought him admission to Dartmouth College, a revered Ivy League college. When Salmaan started Dartmouth, I flew with him to New Hampshire to drop him off. He had the same drive and dedication that I saw in him when he was a little boy. I knew at that moment, that Salmaan would achieve great things in life. Two years later, I attended his graduation at Dartmouth College and came to know that he had several job offers on the table to pick from. This proved to me that all of Salmaan's hard work and patience had come to fruition.

Salmaan's commitment to his family is most easily seen by his priorities. Salmaan always makes time for family, regardless of the distance and travel. He came to be a part of my surprise 50th birthday event when he was attending Dartmouth College. He attended all the graduation ceremonies for my children and the wedding ceremonies of both my daughters. We take pride in our family's achievements and contributions and Salmaan embraces that value wholeheartedly.

I will never forget the day [REDACTED]; almost four years ago. As soon as my [REDACTED] was scheduled, Salmaan flew in from Virginia to comfort and support me. Although his stay was short—less than a day—his presence made a lasting impact. Similarly, Salmaan came to support the Siddiqui family when my father, his maternal grandfather, suffered a [REDACTED]. Again, although his stay was very short as he had to travel back to Virginia to complete his community service obligations, his trip showed not only his commitment to family, but his respect and honor for his elders.

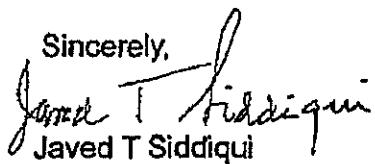
Additionally, Salmaan has always been available as a mentor to the Siddiqui children and has earned the respect of all our family. I have four children, all of who grew up with Salmaan as their older brother. I have seen him assume the role of a mentor to my children in all aspects of life, from helping them with homework to acting as their career counselor.

The day I learnt that Salmaan was implicated in a serious matter and he had accepted responsibility for the mistake he committed, I read on the Internet about the case. After reading the information in the articles published on the Internet, I informed my father, (Salmaan's grandfather) what had happened. My father, at the time ninety years old, took the news pretty hard. He said that Salmaan should not have put himself in this situation; that he should have resigned from his job instead of doing what he did. He was so distressed by this news, that he suffered [REDACTED] and passed away only a few weeks later.

After learning of my nephew's situation, I flew to Washington, DC in early February 2012 to visit Salmaan. He came to pick me up at the airport. It was an emotional moment – Salmaan was very sorry for making the mistake and was remorseful. He was committed to make things right by volunteering his time to community service.

Salmaan has a wife and two young daughters. He has many responsibilities to fulfill and an example to set. He is to be sentenced by Your Honor soon. Your Honor, please allow Salmaan the opportunity to mitigate his wrongdoing by performing meaningful & positive community service that benefits society and his profession. He has learned his lesson and has repeatedly expressed remorse for his actions and has vowed never to make the same mistake again—not only for himself but for his family and all his cousins that look up to him as an older brother and mentor. I ask that Your Honor allow Salmaan to serve his time by performing service to the community in a dignified manner. Your leniency towards my nephew will be constructive and positive not only for Salmaan, but for the entire Siddiqui family and community that has loved, cherished and raised him.

Sincerely,



Javed T. Siddiqui

Khalid T Siddiqui



July 8th 2014

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Honorable Judge Crotty,

My name is Khalid T. Siddiqui and it is with great respect I introduce myself as Salmaan T. Siddiqui uncle. Salmaan is the younger son of my widowed sister's two children. I came to the United States in 1973 as a student where I joined my older brother who was working in Sacramento, CA. I graduated from the California State University at Sacramento with a Master of Science in Computer Science and have been a US citizen since 1985. After thirty five of working for State of California; In May 2014 I retired from State of California as a Senior Information Systems Analyst.

I was present in your courtroom on February 1st 2012, when Salmaan plead guilty before Your Honor and accepted responsibility for his actions. It has been a very difficult period for Salmaan, his wife, two daughter and our entire family; extended and otherwise. A couple days before his plea, Salmaan requested that I fly from Sacramento to Virginia as he needed to talk to me in person about a very important topic. Upon arrival to Virginia, I instantly knew something terrible had happened as the look on Salmaan's face was distraught. Having picked me up at the airport, Salmaan explained the situation to me and sought my forgiveness as we both broke down into tears. It was much the same when we embarked on the 8 hour drive to and from your courtroom as Salmaan copiously apologized for his actions the entire journey. Salmaan expressed remorse for his actions and accepted the fact he alone was responsible for putting himself in this position.

Salmaan's father died in a tragic aircraft accident on October 23, 1974 during which time my sister Nasreen was pregnant with Salmaan and raising her one and half year boy Imran; becoming a widow at the young age of twenty two was very difficult for her. Family complications after the death of Nasreen's husband forced her to leave Pakistan and join me and my older brother in Sacramento, California where we took responsibility of taking care of Nasreen and her children. We all lived together under one small roof with very limited resources.

I have seen Salmaan since the day he was born; holding him in my arms and watching him grow into a very humble and one of the most responsible people I know. While growing up, Salmaan worked various summer jobs and used to give me his paychecks to deposit in his savings account rather than spending it on toys or gadgets that most other kids had. From elementary through high school, I attended most of Salmaan's parent-teacher conferences and always remember each teacher commending his integrity and candor. He never got into trouble, never repeated the same mistake twice and respected all rules put

and good management everything went fine. I am very grateful for him taking so much interest and acting like a son to me and elder brother to my daughter.

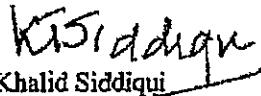
Most recently, our family experienced the tragic loss of my father; Salmaan's grandfather. A few days after attending Salmaan's plea in Your Honor's courtroom, I headed back to Sacramento to tend to my father who was emotionally devastated by Salmaan's plea. Upon arrival, I was already making flight plans to fly back to Virginia since my father wanted to be by Salmaan's side through this difficult time. Unfortunately, we were never able to make this trip because my father suffered a [REDACTED] and passed away on March 20th 2012. Even while in [REDACTED] and being able to speak little, Salmaan was on his mind till the very end. From everyone consoling Salmaan through his difficult time, he was the bedrock of the family providing love and emotional support to everybody by flying out to Sacramento and being there for everybody.

Salmaan is a good human being. He has always been kind and generous by taking care of his single mother and donating money to good causes. He has a strong sense of responsibility, honor and integrity which applies to every aspect of his life.

I know Salmaan is incredibly remorseful for what he has done. He has expressed this to me many times and he told me that he doesn't want any one to go through what he is going through. It is very horrible thing and it has been reflected in his efforts to make amends for his past action. He knew what he did was wrong and he is accepting full responsibility for his action he would like move forward with his life. But Your Honor Salmaan deserves a second chance. I respectfully request that Your Honor give him one by allowing him to serve his sentence as volunteer as he has been doing since March of 2012.

Your Honor, It is with great hope that this letter will give you a better understanding of the Salmaan that everyone has come to cherish and rally around during good times and bad. Your leniency towards my nephew Salmaan will positively impact and affect the lives of many.

Sincere Regards,


Khalid Siddiqui

Khurram Zia



June 3, 2012

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Sir,

My name is Khurram Zia. I work as a technology management professional in the telecommunications industry in Atlanta, GA. I have a bachelors' degree in computer science and an MBA from the University of Georgia. Salman Siddiqui and I are cousins from his fathers' side and I am grateful to you for giving me the opportunity to briefly share with you how my life has been enriched by knowing him.

Salmaan was born a few months after the passing of his father in a tragic aviation accident. The untimely loss of a prodigious son, a devoted husband and father, and a brother took heavy toll on both families and in the emotionally charged aftermath of the tragedy, the families grew apart.

In search of a better future for her two sons, Salmaan's mother moved to the United States. Salmaan and his older brother were raised by his mother and her family who worked hard to provide the boys with the very best in education and life as possible.

As a grown-up, Salman began to delicately work to reestablish the bonds of kinship with his fathers' side of the family. Through sheer will, determination, wisdom and commitment, Salmaan helped the families come together and heal. Through his efforts, he brought much needed relief and comfort to both sides. To me, he gave the gift of a brother I knew I had but had never met. For this I shall be forever grateful to him.

Since meeting him for the first time a few years ago, Salmaan has worked hard to maintain our relationship, even going out of his way to travel for family events. I have observed him closely and have been amazed by how kind, generous, gracious, unostentatious and unassuming he is. On top of that, he is a great husband and father; a thoughtful and considerate family man and community member. He is humble, soft-spoken, kind-hearted, helpful and a thorough gentleman.

Your honor, Salmaan has expressed to me his deep regrets for his actions related to this case. He accepts responsibility and remains contrite. I respectfully urge you to kindly consider his genuine qualities and attributes as a source of my personal reference for him. I thank you for your time and humbly request your due consideration.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Khurram Zia".

Khurram Zia

Danish Zia



June 11, 2012

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Judge Crotty,

My Name is Danish Zia and I am Salmaan Siddiqui's first cousin from my mother's side. I have a Bachelor's Degree in Computer Science from Georgia Institute of Technology. I have been working in the Information Technology industry for the past seven years. I am writing to you today to share my experiences with him and how he has positively impacted my life and the lives of several people I know.

It is very important that I share a little background here that will help me better explain myself. Salmaan was born a few months after the tragic death of his father (my uncle) in an unfortunate accident. The two families were unable to deal with the calamity and the loss of someone they all loved dearly. Unfortunate events, misunderstandings and miscommunication led the two families to drift apart. No direct contact was made for more than two decades.

About 10 years ago Salmaan, took upon himself the mammoth and daunting task of bringing the two families together. Finding and talking to people whom he had never met, about a sensitive topic required delicacy and patience. After two years of perseverance Salmaan was able to thaw the relationships and the healing began. My mother, whom not only lost a loving brother, but had resigned to the idea that she will be never meet her nephews, finally met Salmaan for the first time. I cannot even imagine the emotions she went through. She was overjoyed to be able to hold Salmaan's daughter [REDACTED]. It would have been a great loss had she been deprived of these experiences. We come from a big family and are all very happy to have Salmaan back in our lives. We are all indebted to him for his massive contribution that has enriched our lives.

I got married last year and staying close to cultural traditions, the wedding celebrations spanned a whole week. The wedding receptions were held in two different cities. Salmaan took out time from his busy schedule and attended every single event. He has gone out his way to strengthen the bond between us.

I also admire how he faced the rough challenges life posed to him from a very early age. Being raised by a single mother has emotional implications, and one can easily use that as an excuse for not giving 100% in life. However, Salmaan worked very hard and studied at Dartmouth College, one of the best institutions in the country and built a distinguished career in a very challenging industry.

In my years of contact with Salmaan I have found him to be kind, humble, sincere, honest, helpful and above all caring. I have seen his interactions with his daughter and wife. I can attest to the fact that he is a very good father and husband. In addition, Salmaan has always generously contributed to varying charitable organizations and has always looked for ways to give back to his community.

No one other than Salmaan realizes he has made a grave mistake and has been adamantly remorseful for his actions. In addition to all the emotional guilt stemming from this case and distress for his looming sentencing, Salmaan has suffered a great deal more since the passing of his beloved maternal grandfather. After not being able to take the news of Salmaan's case in stride, he suffered a [REDACTED] [REDACTED] and passed away shortly thereafter. During times of such tragedy, I have seen many lose touch with their spiritual grounding, but Salmaan's faith and devotion to recover from this severe loss and making amends on his transgressions remains strong. The gift of his presence has been a great blessing for my family and want to assure you that we will be an integral part of Salmaan's healing.

I am pleading to you to take into account his positive qualities and show as much consideration as you can. He is truly a very decent human being. He has worked very hard in life, faced challenges bravely and above all, touched hearts of people around him.



Sincerely,

Danish Zia

Qaiser Zia
[REDACTED]

June 11th, 2012

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Sir:

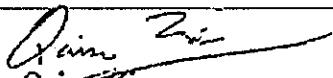
My name is Qaiser Zia and I am Salmaan Siddiqui's paternal first cousin. My educational background and experience is in software engineering and I am currently a business owner in Georgia.

Due to host of reasons and circumstances, Salmaan and I only met couple of years ago. I had heard great things about him from a number of people and when we finally met, he did not disappoint. Salmaan is a genuinely nice person who cares deeply about his family, friends, work and community. In my interactions with him, I found him to be extremely courteous, considerate and thoughtful. Despite his personal and professional success he remained grounded and modest and I found these qualities of his to be very endearing.

Salmaan's childhood was made extremely difficult by the loss of his father even before he was born. His mother worked hard and dedicated her life to her two children in order to provide for them in every way possible. Salmaan has also worked hard all his life, first as a student and then as a professional. That he finds himself in this situation is as surprising to me as it is unfortunate. It is my understanding that Salmaan is very remorseful for his actions. Certainly, these actions do not reflect his own values.

I respectfully urge your honor to consider the breadth of Salmaan's life experiences and his overall track record as a person and as a professional. Thank you for your time and consideration.

Sincerely,


Qaiser Zia

[REDACTED]

[REDACTED]

16th June 2012

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York,
New York 10007

Dear Sir

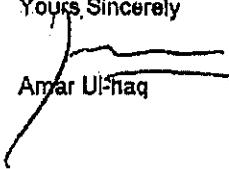
My name is Amar Ul-Haq. I am a UK national living in England and presently working at one of the largest European Banks. I have also worked for the largest US bank for four years. My specialisation is in the field of Credit Risk Management. I hold various professional qualifications and have a MSc in International Finance.

Salmaan Siddiqui and I are cousins from his late father's side. I have known about Salmaan most of my adult life and finally met him in person during the summer of 2005. I clearly remember our first meeting as we kept interrupting each other, out of sheer excitement, as we had a lot of catching up to do. His humbleness, sincerity, softly spoken nature and willingness to take the initiative to act as a bridge between the two families remains admirable.

My late mother had met Salmaan when he was very young and had been very close to Salmaan's father who tragically died in an aircraft accident in 1974. Salmaan has been raised without a father and worked immensely hard to fulfil his parent's wishes. He is a very generous and kind person who knows the value of kinship and family. We are both family men with very young children and the presence of a dedicated and loving father is critical for the wellbeing of the family. The family no doubt are presently undergoing a testing and difficult journey. His helpfulness and generosity are without question demonstrated numerous times with his insistence on paying for meals, inviting us to Washington, calling and bringing gifts for my children. Above all Salmaan offers his time and humble guidance whenever we request it.

Your honor, Salmaan has expressed his deepest regrets for his actions related to this isolated case. I hope I have demonstrated that this case is an outlier and does not reflect the true character of the person and respectfully urge you to kindly consider his genuine qualities.

Yours, Sincerely


Amar Ul-Haq

Asif Ul-Haq Siddiki



The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, NY 10007

Honorable Judge Crotty,

My name is Asif Ul-Haq Siddiki, a 50 year old graduate from Richmond, The American International University in London. My career experiences include working as a banking professional in the United Kingdom and as a turn-around specialist for textile companies located throughout Pakistan. I currently reside just outside of London in the United Kingdom.

There are very few or if in fact any words that summarize the devastation this case has brought upon Salmaan and our family. Being across the "pond" and not up to date on live events in the financial markets, I heard the news about Salmaan's situation directly from him. His level of remorse was beyond sincere as he took full accountability for what had happened and did not waver despite my bantering of "this cannot be". There was nothing he reckoned to hide from and was profusely apologetic to his loved ones and those that experienced harm.

Salmaan Tahir Siddiqui is the son of my mother's brother Tauhid who in 1974, died while piloting a helicopter as a Major in the Pakistani Army. Salmaan was raised by his incredible mother Nasreen, maternal grandparents & uncles; all who come from a very modest background. Shortly after the death of her husband and pregnant with Salmaan, Nasreen along with her 1.5yr old son migrated to the USA to live with her brothers. The story of Salmaan will not be complete without saying a few words about his mother Nasreen. She became a widow at a young age made it a mission to raise her sons as dedicatedly as she could in the tradition of old time values and my God! what gems she made of them despite having very limited financial resources. My 80 year old father says that anyone having a son like Salmaan should be extremely proud and humble as he invites not only his mother's training, but also the genes of a very highly respected and talented family which migrated from India to Pakistan in 1947.

In all the years I have known Salmaan, I felt and saw in him qualities which distinguishes people. Soft spoken, caring, keen to be helpful to others, a devoted son, husband and father. He lives for others, always being the first to say "could I be of help?" and it shows

and compels you to feel its genesis. Why are there not people like him anymore? I wonder at times! I am not specifically familiar with details of Salmaan's job expertise, but then a person of his envious qualities should be an asset to any profession. He is a posthumous child born without a father, grew up in a society and culture foreign to the family raising him yet completed his education with superior credit (qualifications/professional). The feat of his accomplishments at only 36 years of age is a testament to the love and respect he has shown others and received in return.

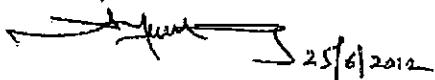
I have never heard him giving an emphasis on "I" that is, I did that, I achieved this, but always giving credit to others, particularly his mother, the environment and the community. His keenness in lieu of any successes has always been to give back as if to return the favor. I have two sons of my own aged 21 and 17 and can only hope that they grow up to be just like Salmaan. I have every intention that whenever possible my two sons must spend some time with him so they can be mentored and learn as much as they can from Salmaan.

With the relationship I have been able to develop with Salmaan, I have no doubt he will make the appropriate amends. Salmaan has a heart of gold and I plead to the court for leniency on giving Salmaan another opportunity at life. The reputational damage, disappointment among loved ones, financial loss, public humiliation, and loss of career have not only been severe punishments in their own right, but will continue to be something he has to live the rest of his life with. Rebuilding himself is going to require more effort than ever as finding a new career to provide for his wife Faizah, daughter [REDACTED], unborn child and unemployed mother will be a daunting task in the current global economy.

I feel that the difference between a good human being and a great human being is that the great human being always speaks the truth regardless of the consequences and circumstances affecting his professional and personal life. It is my understanding that Salmaan's truthfulness and cooperativeness during this tough period has been steadfast and don't think anyone that knows him would be least bit surprised by this.

As we approach sentencing Honorable Judge Crotty, I hope you will find that Salmaan's uncharacteristic mistake does not define him as the person so many love and continue to rely upon to this very day.

Sincerely,



Asif Siddiki

Sarah Siddiqui



July 8th 2014.

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Honorable Judge Crotty:

My name is Sarah Siddiqui. I am an attorney residing in Phoenix, Arizona. I am married and have a three-year old daughter. I recently left my job as an associate attorney at a small litigation firm in Phoenix to spend more time with my daughter.

I am Salmaan's first cousin—my father is his mother's brother. I grew up with Salmaan as our families lived in the same house, and later in the same neighborhood. Salmaan has always been a big brother to me and I have looked up to him not only for his educational and professional prosperity, but also because of his generosity and kindness.

When Salmaan was attending Dartmouth College, I was in seventh grade. On his visits from college, he would often stop by at my parent's house. I remember him helping me with my math homework on numerous occasions. Specifically, one winter visit, I remember him having a difficult time solving a probability word problem. For two days, he struggled to find the answer to my seventh grade math homework assignment. He wanted to make sure he got the right answer so he could teach me how to do it. This is the kind of dedication, work ethic and generosity I know Salmaan to have.

Salmaan also acted as a mentor to me during my college years. I recall my freshmen year at the University of California, Berkeley when I received a phone call from Salmaan asking me if I had any questions or hesitations about starting college. We talked about everything—from how to be successful in class to how to handle different social situations. Additionally, I relied on Salmaan's professional expertise when, as an economics major, I called him several times while studying for final exams. I can remember him meticulously guiding me through my problem-sets, even if it took him over two hours to explain the answer to a problem. He always made time for me and my

younger siblings to help out in any capacity that he could and we have always known him to be a reliable, responsible, smart and giving older brother.

In his role as an older brother, I've always observed Salman as a committed and caring family man. Salmaan always made sure his trips back to California were special for his cousins, all of whom looked up to him. Specifically, he would gather all of us cousins—there are fifteen—and take us on a shopping spree. He knew it was a treat for us and never forgot to make room in his busy schedule to take us out. He even came out to my high school graduation and wedding ceremony and never forgot to support me in my highest and most important achievements.

Over the years, Salmaan has consistently been the same sweet-natured, generous and kind cousin that I have known from the start. I admire and respect him from the bottom of my heart. Your Honor, I hope that in sentencing my cousin, you take my letter and personal insight about Salmaan into consideration. I ask that you allow Salmaan to serve his time by performing community service.

Sincerely,



A handwritten signature in black ink, appearing to read "Sarah Siddiqui".

Sarah Siddiqui

[REDACTED]

July 9, 2014

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

RE: U.S. v. Siddiqui 12-cr-00089

Dear Judge Crotty,

My name is Saba Siddiqui and I am the cousin of Salmaan T. Siddiqui. I have a bachelor's degree in Political Science from the University of California, Berkeley and work for the Association of Corporate Counsel (ACC).

I have known Salmaan for my whole life. We grew up in the same household as siblings, even though we are really cousins. Salmaan has been my older brother throughout my life. He taught me how to ride a bike, swim, and helped me pick the right college.

He is very dedicated to his family and always willing to help. Salmaan especially took time off work to come to my wedding and helped with the details to make sure the day was perfect. Even now that I am married, Salmaan still looks out for me and takes care of me as a sister; I never have to worry or feel like I am far from my family because he is here for me.

My father, also, has a very strong relationship with Salmaan, having helped raise him. Salmaan has been a son to father before he had children of his own; thus has a very special place in my family and in his heart. Growing up, Salmaan was my role model when it came to school. He was always just a phone call away if I need help choosing classes or with any school subjects. When I was 13, I wanted to see New York and Salmaan, personally, showed me around – from the Empire State Building to Ellis Island. Salmaan is a very caring and kind person and I have never seen him do anything that would contradict that.

I was shocked and very distraught when I found out that Salmaan was going to be charged. I have known Salmaan since the day I was born and this is not something he would do or be involved in. This is so unlike Salmaan that it is hard for me hear and accept since Salmaan has been my brother and role model.

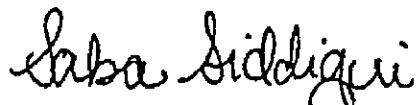
When Salmaan called my father to tell him the news my father was devastated and took the next flight to support his son. It was very hard for my father to see Salmaan in such a difficult situation and even harder for Salmaan to see the worry in my fathers eyes.

This case was a devastating blow to my family and I know that Salmaan is very remorseful that he broke the law, even though his bosses sanctioned it. Salmaan is an honest and law-abiding citizen and I know in my heart that these were not his actions. Salmaan would never take advantage of the law for personal gains. He has worked very hard in his life to get where he is today and my family and I are very proud of the man his is. He is an amazing father, husband and son, adored by his daughter and loved by his wife. He takes very responsible and takes excellent care of his family and I know he will continue to do so.

Your honor, please, I beg you to clear the charges from my brother, Salmaan and be lenient on his sentencing. Again, I know Salmaan is very remorseful of his actions and has been trying to make things right. I urge you to please consider his widowed mother, two daughters, and wife when you make your decision. In your capable hands lays the future of my brothers family.

Thank you for taking the time to read my letter, your honor. If you have any questions to need clarification please feel free to contact me at [REDACTED] or email me at [REDACTED]

Best regards,



Saba Siddiqui

Dear Honorable Judge Crotty,

My name is Mariam Siddiqui. I was born and raised in Sacramento, California. I obtained my undergraduate degree from the University of California, Berkeley, and recently I graduated from the University of the Pacific McGeorge School of Law. Currently am preparing for the Texas bar exam.

Salmaan is my first cousin, and I have known him for the past 28 years. My parents immigrated from Pakistan and were very adamant in preserving the Pakistani culture. The definition of family in our culture does not end with the immediate family; rather the word encompasses the entire extended family. I grew up in what is known in the Pakistani world as the 'joint-family' system, where the entire extended family lives under one roof. Growing up in this environment provided me with the opportunity to get to know Salmaan in a very intimate manner. Salmaan was always more than just a cousin to me; he fulfilled the role of an older brother and advisor. Salmaan took me to see my first drive-in movie when I was six, he won me the biggest stuffed animal from the carnival, comforted me when I came home from school crying, and later taught me a few Jujitsu self-defense moves so I would be able to protect myself the need ever arose. As a kid, he was the best older brother a girl could ask for.

I watched Salmaan grow up from being the shy and gentle hearted teenage brother into a successful, humble, generous man. Through time one thing has never changed; the esteem I hold him in, the way I admire him, and how I aspire to be like him.

Although Salmaan left for Dartmouth when I was ten years old he remains an integral part of my family. In early 2010 [REDACTED] [REDACTED] I was in my first year of law school, and my younger brother Ali was entering his final semester of business school. Ali was excited about the prospect of entering the professional world and was beginning his first round of interviews. With my father incapacitated due to his [REDACTED] Ali turned to me for advice on how to prepare for his interviews. Having never worked in the investments or banking field, I felt helpless at my inability to provide guidance to my younger brother when he needed it most. It was at this point that Salmaan stepped in like the reliable and helpful older brother I have always known him to be. He spent countless hours on the phone with Ali working through mock interviews, helping him hone his answers, working on Ali's confidence, and enabling Ali to polish his professional demeanor. Salmaan stepped in and filled the role of not only an older brother, but that of an advisor, a counselor, a mentor, and a friend.

On the day my family was given the news about my father's [REDACTED] we contacted the family. Needless to say, everyone was very emotional especially my mother. Being the eldest child in Sacramento at the time, I felt the immense pressure of trying to keep-it-together for the family [REDACTED]

[REDACTED] As soon as Salmaan heard the news he was on his way back to Sacramento. His sheer presence in the hospital took a burden off of my shoulders because I

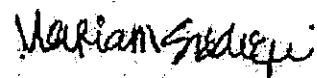
knew someone was there to help me carry that burden. Salmaan provided the much needed moral and emotional support we all needed.

Financially Salmaan has always been there for our family too. Unfortunately, Salmaan's mother lost her job as a civil engineer. Without hesitation Salmaan stepped in to help financially support his widowed mother.

Salmaan has always been a family man and always puts his family first. Time and time again he has come through to support his family, all 31 of us. Be it emotionally, or financially, Salmaan is someone we have all been able to count on. He displays the same love and concern to each member of the family as he does to his own daughters; two-year-old [REDACTED], and four-year-old [REDACTED]. Salmaan is reliable, generous, and considerate. His ability to bring the family together is what makes him such an integral part of our family, and it is for these qualities that he is revered by the entire Siddiqui family with such esteem. I hope that one day I am able to possess these same characteristics.

Thank you for your time.

Sincerely,



Mariam Siddiqui

[REDACTED]

July 9, 2014

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, NY 10007

RE: U.S. v. Siddiqui, 12-cr-00089

Dear Honorable Judge Crotty:

It is with great respect that I write to you to provide a character reference for Salmaan Siddiqui in relation to his upcoming sentencing in the above-referenced case. By way of professional background, I am a New York-licensed lawyer in my fifth year of practice. By way of personal background, I am Salmaan's brother-in-law and have had the distinct pleasure of getting to know Salmaan over the past ten years, since we first welcomed him to our family. During our frequent interactions, I have observed Salmaan in a number of capacities, including husband, father, son, friend and professional, and he has always held himself to the highest of ethical and moral standards exemplifying only the most commendable qualities in a human being.

Although Salmaan is technically my "brother-in-law," he has consistently treated me as his actual brother through his selfless nature, continued mentorship, and most of all, his unconditional support. Since the first day I met him and up through today, I have only known him to be personable, caring, generous, trustworthy, honest and responsible. He has been a personal role model for me and a constant source of sagacious guidance and advice.

For instance, when I was searching for my first job after graduating from college, Salmaan offered to help despite his demanding schedule and numerous commitments. He advised me on the job search process, assisted me with drafting my résumé, sent me relevant job vacancies, guided me through interviews and helped me land a job. Throughout the process, he would continuously follow-up and check to see how the search was going, and most importantly, he would make sure that I kept perspective and did not despair when faced with failure or rejection. This symbolizes a core characteristic of Salmaan — the willingness to give of himself for the sake of others without expecting anything in return. This is the Salmaan I have come to know, look up to, appreciate, admire and respect.

Moreover, when I was moving away for law school and looking for my first apartment in Boston, after a long day at the office, Salmaan offered to drive me from Washington, DC to Boston and help me settle into a new city. He has been known to be spread thin with professional and personal obligations, but chaotic schedule notwithstanding, he volunteered and

The Honorable Paul A. Crotty
July 9, 2012
Page 2

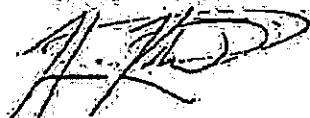
sacrificed his time to assist me with my apartment search. I was very picky during the search, visited a number of apartments, and spent days negotiating and deciding on the right place. Even though this was a long and tiresome process, Salmaan was always patient, very helpful and never displayed the slightest sign of displeasure or irritability. He was supportive throughout the search and taught me a number of things as I stumbled through my first experience finding an apartment. Again, this epitomizes Salmaan's character and dealings with others. He shows genuine concern and compassion for his fellow man, and can be relied upon in a time of need at any hour of the day.

I would also like to note that I traveled with Salmaan to attend his plea hearing at your courthouse on February 1, 2012. Throughout the long car ride both to and from the hearing, it was clear that he was sincerely remorseful for his actions and deeply devastated by what had transpired. It was disturbing to witness him in this troubled state, and I am certain that he has learned a great deal from this life-changing experience.

Your Honor, it will ultimately be your decision as to how you sentence Salmaan. However, I beseech the Court for its utmost leniency in determining Salmaan's sentence, as this was a first-time offense, an isolated incident, and Salmaan has shown sincere remorse for his actions. Further, a prison sentence or fine would not only be devastating to Salmaan's family, since he is the sole source of financial support for his wife and two beautiful young daughters, but also to society-at-large, as Salmaan continues to selflessly contribute to his community through charitable works even during this stressful time. Salmaan would be significantly more valuable to society if he received probation or community service in lieu of prison time or a fine. Salmaan does not pose a threat to the public, and his family and community are in dire need of his support. I am hopeful that Your Honor will demonstrate great mercy in deciding Salmaan's sentence.

Finally, if you have any questions or if you would like to discuss Salmaan's character in greater detail, I would be delighted to speak with you at your convenience. Please feel free to reach me via phone at [REDACTED] Thank you for your time and consideration.

Very respectfully,



Haris Khan

APPENDIX B

July 10, 2014

The Honorable Paul A. Crotty
United States District Court for the Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Honorable Judge Crotty,

My name is Hasnain Aslam and I am a close personal friend of Mr. Salmaan Siddiqui. After graduating from Harvard College in 1998, I worked as an investment banker at J.P. Morgan for three years in New York and San Francisco. Subsequently I worked in Corporate Development at Align Technology in the San Francisco Bay Area for a year before co-founding The Resource Group (TRG) in 2002. Based in Washington, DC, I am currently a Senior Partner and Chief Investment Officer at TRG, where I am responsible for all our investments, divestitures, mergers, acquisitions, corporate finance and certain senior management responsibilities.

I first met Salmaan when I was a Summer Analyst at J.P Morgan in 1997 and subsequently became friends with Salmaan when I returned to J.P Morgan full time in 1998. During the past 17 years, Salmaan has been one of my closest friends and we have had the fortune of living in the same city for many years, first in New York and more recently in the Washington DC metropolitan area.

Salmaan is the most sincere, loyal, dependable and honest friend one can have. I am the youngest brother of three sisters and I think of Salmaan as the brother I never had. This is because I have been touched by his kindness and sincerity for over a decade, and he has always been there for me through the vicissitudes that we all experience in life. Over the years, I have seen Salmaan very closely as a dutiful son to a single mother, as a devoted family man, a hard working professional, and, above all, a loving father to his two beautiful girls and a dedicated husband to his wonderful wife. He is also a deeply spiritual and religious person who believes in quietly helping those in need.

As a close friend and someone who always respected Salmaan's intelligence and business insights, I have had several business dealings with Salmaan. Back in 1998-99, when I was freshly out of college, I sought Salmaan's advice for investments in the stock market. Salmaan always gave sincere, thoughtful and often out-of-the box advice. Since then, I have continued to consult Salmaan for personal investments and found him to go out of his way to be helpful. In 2010, Salmaan and I decided to invest in a property together in Bethesda, Maryland. We bought an empty residential lot together, worked hard to have it subdivided such that each of us got one lot. Such transactions and business dealings with a potentially uncertain outcome can be stressful and testing to even close friendships but Salmaan and I never had any problem because I always found him to be honest, trustworthy, straightforward and dependable. We continue to work together on other ideas and I have come to trust Salmaan so much that I recently requested him to be the executor of my will, a task I would only request of someone whom I knew to be entirely honest, responsible and trustworthy.

Over the last few years, I have had my share of professional and personal ups and downs. I am fortunate to have many close friends but any time I experienced difficulty, Salmaan was one of the first people in whom I confided. He was always attentive, thoughtful and helpful. The difference between him and some other people is that I could always tell that he cared deeply and was affected by the plight of others. In 2012, when we were moving from Washington, DC to Bethesda, MD, we needed some unexpected help in the middle of the night. I messaged Salmaan and he literally left everything else, drove over to our place around 2 AM and worked all night to help us, out of the goodness of his heart.

[REDACTED]

I dedicate a portion of my free time to a charitable organization, The Citizens Foundation (TCF), which helps provide a modern education to underprivileged children in the rural areas and urban slums of Pakistan so that they could be productive citizens. I never asked Salmaan for any donation but seeing that this a good cause, he volunteered to help out each year. He has always donated very generously but requested not to be recognized, which is a refreshing act of selflessness that one rarely experiences today. For the past two years, I have seen Salmaan spend many hours each week at the Offender Aid & Restoration (OAR) Restorative Justice Program in Virginia, helping former inmates get reintegrated as productive members of society. Strongly moved by his own remorse, Salmaan has vowed to learn from his isolated mistake, become an even better human being and use his multifarious talents to help others in need. He was always a kind person but over the last two years, I have seen Salmaan evolve and do more to help others, not only with his financial contributions, which he always did, but also with his time and commitment.

Salmaan has always been a dedicated family man. He had a tough childhood as his father passed away in an accident when his mother was expecting Salmaan. His mother moved to the US as an expectant widow in difficult circumstances, put herself through college, shared a small apartment with her brothers and worked hard to raise her two children, one of whom graduated from MIT while Salmaan graduated from Dartmouth – a proud accomplishment for a self-made, hardworking single mother. Salmaan is acutely mindful of his mother's sacrifices and, deprived of a father himself, has taken upon himself to be an exemplary father to his two lovely daughters. In February 2012, when Salmaan pleaded guilty and decided to take full responsibility for his actions, his family and him went through the most stressful and difficult time in their lives. His eldest daughter was only 19 months old while his wife was pregnant with their second daughter. Despite all the stress and difficulty, Salmaan became an even more involved and dedicated father, integrally involved in the day-to-day care and upbringing of his two little girls.

Your Honor, I have seen Salmaan suffer immeasurably since he was first charged. He immediately made the honorable decision to take full responsibility for his very out-of-character, isolated mistakes and then work harder than ever before to become an even better human being. As soon as Salmaan learned about the charges against him, he voluntarily resigned from his senior management, partnership position at [REDACTED]. Salmaan was one of the most trusted and well-respected members of the [REDACTED] management team and as a founding member, he had huge upside upon the success of [REDACTED]. Only one year away from vesting his very significant financial rewards, which accrued in large part due to Salmaan's honest hard work, Salmaan walked away from his position and all his financial gains to protect his company and his colleagues. The amount of loss he suffered is multitudes more than any fine that could be imposed on him. Moreover, Salmaan, who was very accomplished and successful at what he did, had to give up his entire career in financial services. Unemployed, virtually unemployable and unable to work in the field he had mastered, Salmaan could have easily become depressed and unproductive. It was as if the hands of an artisan had been chopped off. But Salmaan dug deep, derived spiritual strength from his convictions and worked hard at home, in community service, and to help his wife find sources of income so she could support their family in their time of need. I have seen Salmaan and his family suffer tremendously over the last two years. They have withstood immeasurable emotional toil and uncertainty. They still don't have any income and their savings are depleting. Under the circumstances, Salmaan's elderly single mother, wife and two little daughters would be utterly devastated if Salmaan had to be away from home. The people in need at OAR who have come to depend on Salmaan every week will also suffer from his absence. Therefore, in light of the loss, pain and suffering Salmaan and his family have already experienced, and his honorable actions since admitting his mistakes, I sincerely hope that your esteemed court would allow Salmaan to continue with his rehabilitative hard work without further punishment.

Finally, I would like to submit my personal perspective on Salmaan's actions. I was deeply disturbed when I found out about the charges against Salmaan. I could not sleep that night and took hours to read all the complaints and put them in perspective with my own experiences of Salmaan for over 15 years. First, I found Salmaan's actions to be completely out-of-character with his upright and honest personality. I knew Salmaan well enough that this isolated incident did not cause me to doubt his character but it made me think hard about how or why he could have erred in his judgment. As someone who worked on Wall Street for three years, I am acutely aware of the culture and pressures on Wall Street. Junior employees generally work to please their bosses. If your boss asks you to do something, you are expected to oblige and bend over backwards to get it done as well as possible, often working long hours under severe time pressure. Questioning your superiors is discouraged. It is my personal belief that this culture and pressure when combined with Salmaan's loyalty to his superiors and peers caused him to make the poor judgment of not questioning what was wrong but going along with it. This was an isolated mistake of an otherwise honest, honorable, upright, hardworking, kind and generous man. I have seen Salmaan take full responsibility for his mistakes, been extremely remorseful and work hard to make amends. He has responded honorably and is doing all the right things. I sincerely believe he deserves the chance to continue his rehabilitation without further punishment and suffering than what he and his family have already experienced.

Respectfully,



Hasnain Aslam

Bradley Carlson
[REDACTED]

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Your Honor:

My name is Bradley Carlson. I am a former Institutional Fixed Income Salesman whom worked with Salmaan and developed a personal friendship with him. I am writing this letter in the hopes that it will help you to see what kind of person Salmaan Siddiqui is, despite his recent legal transgressions. I hope you will also consider the following beneficial qualities of Salmaan during your decisions.

I have known Mr. Siddiqui as a friend, as well as a colleague, for a little over ten years. I have always found Salmaan to be extremely kind, helpful, and dependable, in addition to being well regarded among his peers as an extremely honest and hardworking colleague.

While we worked together at William R. Hough & Co. which became RBC Dain Rauscher, Salmaan was directly involved in tutoring me on fixed income instruments and how they worked. He helped to get my career started in fixed income and did this without any prompting or expectation of a reward, despite our relationship as almost total strangers. I believe he saw an area where he could help someone and dove in head first to try and make a difference, which he most definitely did.

During our time at Hough/RBC, Salmaan was always known for working very hard and was typically the first one in the office and the last to leave. He always demonstrated a high level of ethics and I had implicit trust in him (when I was a salesman and he was a trader) that he would always "do right" by my clients. He was well liked because he treated salesman with respect and dignity (as a trader) when that type of interaction was rare from other traders whom we worked with.

After Salmaan left RBC we continued to keep in touch. I ran into some difficult times in my marriage (later divorce) and was also very devastated when my [REDACTED]
[REDACTED] Salmaan has always been there for me to talk to and ask advice during these
challenging times, showing the kind of compassion and empathy you would only expect from a family member. Approximately 12 months ago, [REDACTED] [REDACTED] This was a very difficult [REDACTED]

[REDACTED] I spoke to Salmaan and he was extremely compassionate and even

Page 2

offered to fly to Charleston, SC, to come and help myself and my mother in any way that he could, during our difficult time. He was one of only a handful of people to offer this kind of help.

Over the years, Salmaan has become a close family friend, even though we have not worked together in any capacity for quite some time. I attended his wedding (as he did at mine) and I have gotten to know his wonderful wife Faizah and their 2 year old daughter [REDACTED]. He is a loving husband and father (with another child due in a couple of months).

I can tell you with the upmost certainty that Salmaan is incredibly remorseful for what he has done and has expressed this to me many times. I know he is currently spending a lot of time in a program that works with recently released inmates where he helps them to get jobs by offering his services to construct resumes, cover letters, interviewing skills and providing them with a sense of hope.

If he is given the opportunity to remain a productive member of society after sentencing, I know he will be continue to give back immensely to the community and to enrich others' lives, as he has enriched mine.

Sincerely,



Bradley D. Carlson

The Honorable Paul A. Crotty
United States District Court for the Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse 500 Pearl Street
New York, New York 10007

I am writing to you on behalf of Salmaan Siddiqui and hope you find my letter helpful.

I am currently on a one year trip to travel the world. Prior to this, I was a professional in the investment management business, working in New York City. I have been in the finance field in a variety of roles, since graduating from college.

I met Salmaan in college. We quickly became friends and were close after graduating from college. We lost touch over the past few years, mainly because we both moved around so much for work, and he also became busy starting a family. However, I have always considered him a great friend and whenever we did meet up, we would pick up where we left off as old friends. So to be specific, I interacted with Salmaan almost on a daily basis in college as close friends, and then regularly for four years after college in New York City, before I moved to Boston. After that, we would try to meet up to catch up whenever we could.

I was deeply hurt and sad to learn the news about Salmaan. At first, I did not believe it. I had to make a few calls before I could confirm the news. I was shocked because this was not the Salmaan that I knew.

The Salmaan I knew was a man that worked hard, looked out for his friends, and was very responsible. Salmaan doesn't drink and is a religious man. When people were partying, he was studying. He was very focused on doing well in college. I don't remember one instance where he came even close to doing something wrong or unethical, which is uncommon in college. I admired him for that. He was also always kind to people.

Whenever you needed a friend, he was always there for you. There are so many different times when he came through for me. To this day, I owe him for things that he did out of friendship. For example, I was going through the toughest time of my life during my divorce. I had hit rock bottom. He was one of the few people in the world that was there for me and helped me pull out of it. I didn't ask him to do that. We didn't even live in the same city. But he remembered our friendship and took it upon himself to help me. I will never forget that. You remember the people that come through for you in your darkest hour.

I'm not sure how Salmaan got into his current troubles. The Salmaan that I described above would not be capable of this. I can only speculate that he lost his way and was tempted into wrongdoing by the mania on Wall Street, especially as it relates to his specific field (asset backed securities / subprime). Given that I was also a finance professional during that period, I remember the intensity of the things that were going on. Salmaan has always wanted to make his friends and family proud, and to be successful. There is no excuse. What Salmaan did was wrong. I only wish I knew about the temptations he was going through so that I could have helped him avoid these mistakes.

Salmaan is a good man that did a bad thing. He made a big mistake. But I do not think this mistake defines him. He is so much more. He is so much better. I know he deeply regrets and is sorry for his actions. I am confident that he will learn from these mistakes and never make them again.

Thank you.

Sincere regards,

Bruno
Bruno Yang

A handwritten signature in black ink, appearing to read "Yang".

Nakul Krishnaswamy



May 15th, 2012

The Honorable Paul A. Crotty
United States District Court for the Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Honorable Judge Crotty,

I am writing this letter on behalf of Salmaan Siddiqui to provide you with additional perspective on his background and personality. I hope you find it useful and will take it into account before his sentencing in your court.

I am currently a partner at a hedge fund called Signpost Capital that I started a few months ago with three other partners. I have worked in the investment management industry for 13 years at 3 different firms (Ziff Brothers Investments, Tiger Veda Management and Citadel LLC) after spending 2 years in Investment Banking (at Donaldson, Lufkin and Jenrette) right after college. I grew up in Bangalore, India and came to the US after high school to attend Dartmouth College. That is where I met Salmaan.

I have known Salmaan for 18 years – since he transferred to Dartmouth during our sophomore year. We were classmates and close friends in college, and then roommates in New York City for 3 years as we embarked on our professional lives together after graduation. Even after we stopped being roommates in 2000 (I moved in with my brother), we continued seeing each other very frequently until he left New York City in 2002 for a new job in Florida. We stayed in touch more infrequently from 2002 to 2006 as he was working in Florida and Washington DC and then caught up right where we left off when he moved back to New York City in 2006 through 2008. After he moved back to Washington DC in 2008, we have stayed in touch every few weeks, catching up on life and professional matters.

When Salmaan transferred in to Dartmouth, he immediately gravitated to making friends with a few international students like me who were attracted to his friendly, warm and personable nature. Before we knew it, he was well integrated into a group that had an additional year to get to know each other very well. His giving nature has been evident to me from the day I got to know him. Being international students on financial aid, most of our social circle did not afford a lot of the frills that came with having “care packages” sent by their parents in the US. Salmaan immediately sensed this and went with his mother who was dropping him off in college to buy all kinds of “treats” for his friends who he had just known for a few days by now. Very quickly, his “what’s mine is yours” philosophy became quite evident

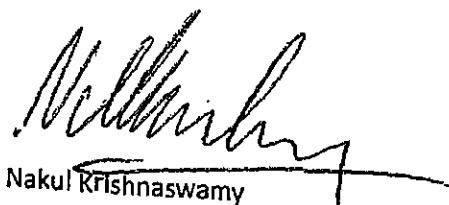
support of her extended family. She has instilled in them a strong moral compass, the virtues of working hard to achieve their goals and becoming positive contributing members of society – which they both are. While Salmaan has had demanding hours at work and a family who takes up a lot of his free time, he still finds time for community service. He now works with recently released in-mates, helping them get back on track by finding jobs and helping them re-establish a level of self-confidence so they can reenter society as contributing citizens.

Given his upbringing, it is easy to see why Salmaan is such a family man. He has very strong bonds with his extended family, which has now extended to his immediate one. Ever since he met his wife Faizah, his transformation into the caretaker of his family has been complete. While he was always an extremely sober person (he has never drank alcohol), Faizah has motivated him to be an even more spiritual and religious person. Since she has been in his life, Salmaan has become even more religious, regularly attending prayers at his mosque and being very involved with activities at local mosques in the Washington, DC area. Just like Salmaan's family in Sacramento, Faizah is a very warm and caring person who fits right in to his family, and it is easy to see why he was attracted to her. Being a father of two children (ages 6 and 5) myself, I am very cognizant of the change in priorities having children brings about in a persons life. In Salmaan's case, that transformation has truly been enormous. I remember him very excitedly and nervously talking about all the changes in his life the birth of his daughter [REDACTED] (now 2) would bring. Ever since her birth, he has dedicated all his free time outside the demands of his demanding job for his family. I know he eagerly awaits the arrival of his second child in July this year. The events surrounding his transgressions have placed an enormous strain on his family and it is something Salmaan will never forgive himself for doing. More than anything, his family is of utmost importance to him and the fact that he has let them down is something that makes him very regretful after all that he has worked for in his life.

The day I read the news of Salmaan's guilty plea I was horribly surprised as this was not the Salmaan I knew. I immediately called to speak to him and he took my call at what must have been a very difficult time for him and his family. From speaking to him that day and many times after, I know that he is truly remorseful for his actions and everyone he has harmed from this horrible mistake. After leading such a commendable life and all the hard work that he put in, he let his judgment get the better of him at a time when the financial world as we knew it was falling apart and tensions were running high. While I cannot say what caused him to act in this manner, I can only tell you that it is very inconsistent with the person I have known and come to trust unconditionally over the past 18 years. I know how repentant he is for his misjudged action and would give anything to go back and repair it. He let himself and his self-imposed high standards down. He let his family down. He let his friends down. And for that he will never forgive himself. Your Honor, I give you my full confidence that Salmaan will continue to be a significant contributor to his community and society and truly redeem himself provided he is shown your mercy and the opportunity for a second chance. I am certain he will never come close to making such a mistake ever again.

Thank you.

Sincerely,



A handwritten signature in black ink, appearing to read "Nakul Krishnaswamy". Below the signature, the name "Nakul Krishnaswamy" is printed in a smaller, sans-serif font, with a horizontal line underneath the name.

21 May 2012

The Honorable Paul A. Cotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Re: Character Reference for Salmaan Siddiqui

To Presiding Judge Cotty:

My name is Syed Anwar Karim and I am a United States Citizen. I have served honorably in the United States Army and also with the Federal Government in the Department of Defense where I held senior management positions. I retired in July 2009.

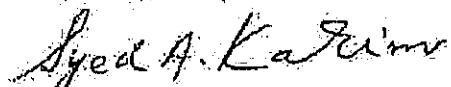
I have known Salmaan for nearly three decades, my family and I were genuinely shocked to hear of the charges against him. We have known him to be a studious individual, working hard academically and later professionally. Growing up, my three children always viewed Salmaan as a role model. Often, he provided academic guidance to them. He was consistently willing to counsel them on courses to take and the importance of their grades and the SATs. I recall at least one occasion on which Salmaan personally reached out to his network of contacts to help my daughter, Haina, obtain an internship although she later choose to pursue graduate school.

Professionally, we have always been proud of Salmaan's success despite the obstacles he has had to overcome. As you may know, Salmaan lost his father before he was born. With a single mother, Salmaan's support structure and home became a large extended family with several uncles, aunts, and numerous cousins under one roof. We feel that it is through this experience that he learned core values of honesty, integrity, and hard-work. As an infant, he was cared for by the same aunts and uncles whose children he would later babysit and diaper-change while achieving academic success.

After learning of the charges against Salmaan, I sat down with him to discuss what happened. Salmaan appeared distraught and remorseful for his actions. Having known Salmaan since he was a child, I feel that his actions on that particular occasion are not representative of his moral compass and totally out of character for him.

Salmaan has a wonderful wife and a 2 year old daughter and they are expecting their second child in June 2012. I just hope with the power you wield, you will give Salmaan a second chance.

Very Respectfully,



Syed Anwar Karim

Syed Anwar Karim PhD



Personal Reference for Mr. Salmaan Siddiqui

[REDACTED]

Tuesday, May 29, 2012

The Honorable Paul A. Crotty
United States District Court for the Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Your Honor:

Kindly accept my personal reference for **Mr. Salmaan Siddiqui**, in connection with his upcoming sentencing. I have known Salmaan for 19 years as my trusted, brotherly friend. Our friendship is colored by shades of our differing personalities, life-stages and industries, and at times punctuated by miles. I thus believe that I have a unique, "outside" perspective that I would like to share with you, to highlight the true gentleman that Salmaan is.

I currently work as Director of Business Development in Microsoft's mobile advertising division. My recent background spans 10+ years in digital advertising, media and management consulting, at companies such as AOL, Nextel, Capital One and Deloitte. Prior to that, I completed my MBA at The Wharton School, after spending four years in the investment management and banking industry. I have a Bachelors in Economics from Dartmouth College, which is where I met Salmaan, when I migrated from Ohio Wesleyan University.

"Innocence" is not the manliest of traits a guy would ascribe to another. That, however, is the first thing I noticed about Salmaan. Preppy but kind, introverted yet sweet. That was the transfer student, two years my younger, who ushered me in front of him in the cafeteria line on a rainy, Fall day in 1993. I wore torn jeans and an attitude, claiming my own terms with being an immigrant – a transfer student at that – on financial aid at an affluent, Ivy League school. Salmaan, on the other hand, was "Do No Wrong" calm – more mature. An outcome of cautious yet grounded parenting by the persevering Pakistani widow of an Air Force man whose strong hands Salmaan never got to hold.

I did not immediately become close to Salmaan. He was nice, too disciplined. He would get up in midst of my humor acts or existential rants, to go call his mother, on the dot. Not so much because he needed her, rather because he anticipated her need to hear from him. He studied while I

Personal Reference for Mr. Salmaan Siddiqui

procrastinated. He would turn lights out so his roommates weren't bothered. I would make fun of his accented Urdu (he's born-and-raised American; I hail straight from Lahore). He would laugh acceptingly, then help me out with errands, at times accompanying me on long, ice-cold walks across Hanover just because I sold him my dubious need for "moral support." (Mind you, this is someone whose mother I had promised that I would take care of him.)

Yet Salmaan was awkward accepting compliments or thanks, or being celebrated. He would contribute – even lead – then step aside. Salmaan helped not out of a sophomoric desire to fit in; he helped because he was generous.

Recruiting season at Dartmouth has a way to hit where it hurts if it's not going one's way. Mine certainly wasn't, while graduation loomed near. Salmaan, on the other hand, had multiple internship offers (he was a junior at that time), and was the epitome of professionalism, even in mock interviews. Yet he wasn't conceited. A JP Morgan and Merrill Lynch-accepted intern, he still wasn't afraid of humor, if it helped his close friends feel better. (He may remember the "milk and '80's music party" he held in my dorm room as hope waned whether I would ever have a job.)

The first realization of how valuable and genuine Salmaan's friendship was to me, hit me within months after my graduation. I had created bit of a mess in my personal relationships, as comes with crossing Bohemia to Hard Knocks. I was socially isolated in Boston, cut off from old friends, unable to make new ones, and misfit at my first job. Twice I escaped back to Hanover and crashed at Salmaan's. On one such occasion, I remember creating a misunderstanding that caught Salmaan standing next to me, getting abuses and insults hurled at him that I was solely deserving of. Yet there he stood, never for a second abandoning me. And after the storm passed, he never invoked my guilt, just told me to take care of myself.

As much self-respect as I lost at that last occasion, far more of my respect and gratitude Salmaan gained. (I also cannot help noticing a haunting hint of him stuck in the wrong place at the wrong time.) Regardless, that occasion seeded a depth in our friendship that would outgrow the subsequent decade-and-a-half. Although Salmaan and I eventually selected different professional pursuits, and consequently social circles, to this day, the two of us can pick up seamlessly from where we last left, even if that was months ago. And I will always remember him for the one who never abandoned.

After graduating from Dartmouth, Salmaan's smarts, by-the-book discipline, and principled outlook earned him much trust from his Wall Street employers. He also seemed to "thrive under pressure," true to how the Career Development office had trained us. We both got busier but stayed in touch, the scope and quality of our relationship deepening with each phone call. He saw somewhat of a spiritual sounding board in me. I admired the concisely timed speech, the poise, and the industry expertise that

Personal Reference for Mr. Salmaan Siddiqui

Salmaan and similar friends were developing. I mean, didn't we all?...admire *all that?* The awe and vicarious rush that many of us felt at that time talking about wunderkind "buddies on Wall Street," is hard to imagine in today's climate. At the same time, despite his clean and crisp look, Salmaan had tissue rejection to "slickware" and undue embellishments. I distinctly remember listening to his sometimes contrarian views, and wondering later whether he was at disconnect with *the System*.

To Salmaan, it was not the panache, nor money that mattered most. It was hands-down the intellectual stimulus. He exuded a scientist's enthusiasm for challenge. Salmaan and I reunited when he moved to Washington, DC to join FBR ca. 2004. I was pleased to notice that despite the title and empowerment, Salmaan Siddiqui was very much the buddy I had grown closer to in the years since Dartmouth. By this time, Salmaan was working on arcane financial instruments (revered classes at Wharton). My wife and I would have him over for dinner, and he would show up with his endearing informality: his favorite chocolate turtle sauce to drizzle over dessert. Yet he would speak with impeccable command about financial markets. We loved listening to him decode "securitization" and advise us about financial conservatism; and I was ever so proud of him as his friend and well-wisher.

It was equally endearing to see Salmaan remain deeply grateful and dedicated to his mother, brother and family, often sacrificing his schedule to make time for their needs and values. When my own family was struck by a series of personal crises in 2005 – 2006, Salmaan was the embodiment of "friend in need." He would welcome me any time. He exercised just the right balance of getting involved, yet staying out of the way. While I had to-date admired his intelligence and innocent resourcefulness, I now found myself thoroughly impressed by his emotional maturity and discretion.

Another charming trait I noticed at that time was Salmaan's desire to better balance his professional and growing personal responsibilities. He had just gotten married, and was immensely supportive of his wife's aspirations for attending fashion school in New York as well as her rights over his time. This was a major influence in prompting Salmaan to move to New York to join CSFB.

Salmaan and I continued to chat every now and then. He once again seemed entrusted with responsibility, and rewarded for doing well, by his employer. Yet Salmaan's "duties" seemed quite regimented and the hours "rough" again, partly in a classic Wall Street manner, and partly testament to the changed market climate. At times, he seemed under-staffed and under-resourced. Yet I am proud how Salmaan utilized his inherent sense of structure, and determination to solve intellectual riddles, to execute at CSFB.

In retrospect, perhaps Salmaan's entire focus on the task at hand, combined with his respect for the chain-of-command, placed him in some suboptimal positions viz-a-viz the broader business of his employer. That is not my place to judge. However, as someone providing pulse of Salmaan's ethic, I

Personal Reference for Mr. Salmaan Siddiqui

find the circumstances at CSFB as portrayed in the case, to be highly disjointed from the remainder of Salmaan's professional and personal record.

Regardless, I was pleased – and again proud – to welcome Salmaan back to Washington, DC when he was recruited by [REDACTED]

This time, I found Salmaan almost excited to be leaving Wall Street. He was confident of his skills, ready to independently create value for [REDACTED]. Perhaps most admirable, I witnessed him as a sensitive husband and shortly, a hopelessly loving father to a beautiful baby daughter. Also, being a person of faith myself, I was pleased to see Salmaan gravitating closer to his spiritual roots. Faith had always served as foundation for Salmaan's honesty and integrity. He always had observed the tenets of prayer, fasting and charity. This time though, I saw him as much *finding* peace and identity, as seeking strength in faith. This is a true achievement in gaining Consciousness of a Higher Purpose. Salmaan and I had some rich discussions about devotion, harmony and self-sacrifice – all elements that come naturally to a person as humble and giving as he is. I noticed a new chapter, a true bridge, opening in our friendship, so it was bittersweet when I announced my relocation with Microsoft.

That is how I left Salmaan; a family man, a devout American Muslim, and a well-recognized professional, when my family and I moved to Seattle in March 2010. I left my friend happy and poised for success.

It was thus not without alarm that I took a recent phone call from Salmaan when he told me to pray for him. The tone was foreboding. His usual calm did not portray comfort, rather masked a deep sorrow, almost shame. He would only say that I would know details shortly. And so I did – both pray and find out details in the newspapers.

I am horrified to surmise that Salmaan's situation has been hanging upon him and his family for at least a couple of years, if not longer. Even more unfathomable is the isolation, uncertainty and related stress that he has been enduring in solitude for so long, having being confined to utmost privacy. Yet true to his characteristic professionalism and integrity, he seems not to have skipped a beat at his last employer [REDACTED] nor with his wife and daughter, nor with his friends and family.

ED

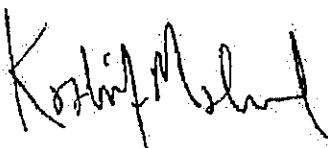
When Salmaan was finally at liberty to speak more openly, I found his remorse palpable. Not only because he was, or had pled guilty in a court of law. But equally importantly, even the semblance of impropriety made him feel that he had failed in the court of his personal standards; in the court of his God; in the court of the widowed mother, the sum of whose aspirations are the achievements of her two sons. Along with this remorse, I sensed profound loss. Loss of not knowing what new successes had waited around the corner. Loss of what could have been.

Personal Reference for Mr. Salmaan Siddiqui

A small comfort that Salmaan has drawn is from the increasing closure over the case, and the assistance he has been able to provide the authorities. That, along with the stress and pain of the past few years, must be expiating, I can imagine. In addition, Salmaan has started picking up the pieces, whether it is helping through remnants of this case; contributing time to social services; or planning what new talents and resources he can rely on to provide for his family (they have another child on the way).

There may be some key parties to this case who are content dodging the truth. I can only say that any comfort misaligned with one's moral compass will eventually prove false. Conscience, if bottled, can implode and destroy Self. If empowered, the same conscience can heal and rebuild. Healing and rebuilding are, indeed, a virtue of our nation, and that of any person who is strengthened by faith and a constructive outlook. Even the prodigal son received robes and a ring for his demonstrable will to make amends. Salmaan is no prodigal son, yet he has sacrificed and patiently endured, while remaining helpful and cooperative. May I thus urge upon your court, Your Honor, to now let Salmaan and his young family heal, restore and rebuild without further lapse.

Respectfully,



Kashif M. Ali

Sajad Janmohamed, M.D.



May 29th, 2012

LETTER TESTIFYING SALMAAN SIDDIQUI'S CHARACTER

The Honorable Paul A. Crotty,
United States District Court for the
Southern District of New York,
Daniel Patrick Moynihan U.S. Courthouse,
500 Pearl Street, New York, New York 10007.

Honorable Sir,

I am a physician, Board Certified in Internal Medicine and practiced for thirty three years at Kaiser Permanente Medical group here in Sacramento before retiring.

We have known Salmaan and his family ever since he was born here in Sacramento. Our two boys, both about the same ages as Salmaan and his brother Imran, grew up together in the same neighborhood, sharing our two homes as theirs. We consider Salmaan as our son and have grown great fondness of him. Having seen Salaam growing up with our boys, he has shown qualities of a kind, gentle and a caring person. He was very smart and dedicated himself to his studies, showing a drive to succeed and excel. While pursuing his goal, he did not lose sight of his humble beginnings and the sacrifices his single mother had to make and steadfastly adhered to high standards of honesty and integrity. As part of an extended Siddiqui family, he, being the older child, he was a mentor and an exemplary model for his many cousins whom he helped and guide through growing up stages. Everyone of his cousins are accomplished young people with good values and strong family bonding. Even among children in the Muslim community and at large, he was being looked upon as someone to turn to in the event of need and he never let anyone down. His honesty, his sense of responsibility and fair-play are truly admirable qualities.

Having completing his studies and starting his own professional life, he was always mindful of his duties and obligation to his family and showed generosity and kindness to his family and friends by giving of himself and contributing materially.

"To err is human....." - no doubt Salmaan, in his youthful indiscretion erred in judgement as evidenced by his own admission of guilt. However, he has shown his remorse and feels in his heart that he should have acted more prudently. Our prayers to Your Honor are that you will find in this very promising young man potential for doing a lot of good if given a chance and that you will see in your wisdom a way to temper justice with mercy.

"He who has loved much is forgiven his many errors. The few faults of him who lacks love are held against him." - Carl Jung.

Respectfully submitted,

Sajad Janmohamed, M.D.

May 25, 2012

The Honorable Paul A. Crotty
United States District Court for the Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street New York, New York 10007

My name is Daniel Lozano and I am writing to you in reference to Salmaan Siddiqui, whom I have known for 10 years as both a coworker and a friend. I had the privilege of working with him for almost 2 years while I was a corporate bond trader at the investment bank William R. Hough in St. Petersburg, FL., and have been in contact ever since.

From the very beginning at the firm, Salmaan was an active leader who always behaved with the utmost courtesy and honesty towards colleagues and clients. I have always respected him both personally and professionally and have asked for, and listened to, his opinion when making career decisions. Through our many conversations he always stroke me as someone with great values, not only in his work ethic but also in his personal life.

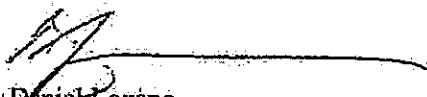
On a personal level Salmaan has a special meaning for my family. When my then pregnant wife and I first arrived to St. Petersburg we didn't know anybody in town and we were lucky to find in him a good friend who was always willing to give us a hand, knowing that you could count with someone like him was really priceless.

When at William R. Hough I remember having an investment position that had turned badly against me and resulted in losses. His advice was to talk to my superior immediately and "whatever comes", in his exact words, "take it like a man". I did that and in the end my manager understood and we got out of the position, cut the losses, and moved forward. That is something I have tried to live by ever since.

This is one of the reasons why I was very surprised and saddened to hear that Salmaan had been accused and pleaded guilty to conspiracy to falsify books and records and to commit wire fraud. When I talked to him about this he took full responsibility for the terrible mistake he had made and he was very remorseful. All this has made him realize what the important things in life are and he is trying to enjoy to the fullest his time with his family.

From my years of knowing Salmaan I can testify that he is a decent human being who made a mistake and is now looking for a second chance in life to spend time with his wife, Faizah, his daughter Rahniya and his soon to be born baby. I hope you consider giving Salmaan that second chance.

Thank you for your attention



Daniel Lozano

ZAHIR SAJAD JANMOHAMED

June 10, 2012

The Honorable Paul A Crotty
United States District Court for the
Southern District of New York
Daniel Moynihan US Courthouse
500 Pearl Street
New York, NY 10007

Dear Judge Crotty,

It is my pleasure to write a letter of support for my childhood friend, Salmaan Siddiqui. I have known Salmaan for over 25 years and I have never once doubted his integrity, his honesty, or his sincere desire to make himself (and those around him) better human beings.

On my past few visits with Salmaan, I have seen him deeply remorseful for his actions—bothered and pained for what he did. He is using this time to reflect and to learn from his mistakes. I believe he will emerge from this a better person and Salmaan is taking all the steps to learn from his past decisions.

It pains me that such a letter like this has to be written about a person like Salmaan who so clearly embodies all the finest qualities of a good citizen: a loving father and husband, a good neighbor, a philanthropist, a kind and generous friend, and a son who has always cared for his widowed mother.

I am often asked to write letters of recommendation or letters of character support. I always turn down these requests because I believe that when I write, I must have utmost respect for the written word by being honest. I did not hesitate when Salmaan asked me to write this letter.

I spent the past ten years working in the field of human rights and politics in Washington DC. I first worked as the Advocacy Director for Amnesty International, the world largest human rights organization. Most recently I was invited by Congressman Keith Ellison (D-MN) to serve as his Senior Foreign Policy Aide.

When I worked for Amnesty International, I frequently testified under oath in court for asylum hearings. I also testified in front of the United States House of Representatives. In both cases, I had to give my promise that what I was saying was true.

As a result, I take what I say and what I write very seriously. Equally important, I spend a lot-of-time-thinking-about-who-I-spend-my-time-with and how that might affect my credibility as a human rights advocate. I can say with utmost confidence: I have never seen any behavior from Salmaan that has made me question his decency. I have never felt—and still do not feel—that my friendship with Salmaan is a liability. To the contrary,

ZAHIR SAJAD JANMOHAMED

being a friend of Salmaan's has made me a more refined, more patient, more thoughtful human being.

I met Salmaan when I was a kid. We grew up about two miles away from each other and we shared the common love of basketball and Sylvester Stallone action movies.

This was Sacramento, California in the early 1980s, before the Kings moved to town, and when it was fashionable to root for Magic Johnson and the Lakers. We all liked the "show time" of the Lakers—Magic's passes followed by his over-the-top courtside celebrations. Salmaan was never into that.

Salmaan was the odd man out—he always cheered for Larry Bird and the Celtics. What was even more bizarre was the decidedly very mature reason he gave us: "I just like the way Larry Bird shoots and then gets back on defense."

When he played basketball as a teenager, Salmaan never trash talked. He rarely celebrated when he scored a three pointer. He just got back on defense and kept playing. This says a lot about Salmaan.

He rarely spoke about the grades he got; when he applied to Dartmouth, he never told anyone. When we teased him for going to a school that we all thought was third-rate, Salmaan never corrected us by showing us how high the school was ranked.

Salmaan faced many obstacles growing up. All of us children of immigrants do—we are the first to be born in a new country and the first to navigate new waters. But Salmaan had the added challenge of being born without a father. Others could have allowed this experience to make them bitter, reclusive, unmotivated. Salmaan used it to push him harder—he wanted to succeed not to prove to others but to prove to himself that he could succeed.

When Salmaan landed his first job in Wall Street, we were all shocked. Growing up in a traditional South Asian Muslim community, we were given two career options: engineering or medicine. That Salmaan would explore banking was unheard of. Some at the mosque asked me if it was true that Salmaan worked as an ATM teller at a bank. This might have offended others; Salmaan just laughed it off.

I remember attending one dinner party where Salmaan sat with a group of college students and gave them advice about entering the world of banking. He told them if you are doing it for the money, you have the wrong field. You have to do it because you love the intellectual challenge. It is the same advice my father, a physician, tells kids today: if you go into medicine to make money, you will fail; you have to love and to believe in your work.

This is Salmaan's motto. Banking has always been a puzzle, a riddle for Salmaan. He loves solving problems; he loves being a part of team. He loves seeing others—above him and below him—succeed.

ZAHIR SAJAD JANMOHAMED

He never cared about the money. I was at his apartment in 1999 when he received one of his first bonuses. He was about 24 or 25. His roommate, a banker at another firm, had received his bonus earlier that day and announced that he was going shopping for Rolex watches (note the plural).

Salmaan suggested we go out to celebrate. I was hoping for one of those fancy New York steaks that I could never afford on my non-profit salary. Instead we went to 27th and Lexington for greasy Pakistani food that cost about \$15 for two people. Salmaan was happy. He was happy because this was always his goal: to succeed but not to change as a person.

A few months later, I saw Salmaan's mother at a dinner party in Sacramento. She had a sparkling new diamond tennis bracelet. I complimented her. "It's from Salmaan," she beamed.

Salmaan has always cared for others more than he cares for himself. I see this in how he treats his wife and daughter. I see how his life has shifted radically since he got married—all he cares about is his wife and daughter. He would not care if he lost a limb—as long as his daughter has a good life. I believe these were his exact words, in fact.

I was in the hospital just days after his daughter was born. He kept saying, "This is the coolest thing. This is the coolest thing." Even in the hospital, Salmaan was taking care of us. He kept offering us soda and tea. I told Salmaan to chill, that he just became a father, and that for once, we should take care of him. He still went and got me a Diet Coke.

It is Salmaan's nature to care for others. Most recently, Salmaan has started working with ex-prison inmates to help with their resumes, their interview skills, and even to help them land them a job. "I should have done this earlier," he kept telling me.

When I planned my recent trip to DC, Salmaan was very clear that he could not meet on Tuesdays or Thursdays because he did not want to miss his volunteer sessions. I have seen Salmaan transform over these few months. He has always been a sincere, compassionate person. Salmaan has always given money to charities in his hometown of Sacramento. But more recently, Salmaan has gone that extra step—he gives time to people in need. This has changed him almost as radically as being a father changed him. He understands now first-hand that sometimes people get a bad shake and that sometimes people just want/need another shot. Salmaan has given so many people this second chance today—he is rehabilitating lives by helping them land a job.

I cannot pretend that I have had this impact in politics or human rights. Being around Salmaan these past few months has made me reevaluate how I spend my time too, that perhaps I should engage in direct services volunteer work like Salmaan.

ZAHIR SAJAD JANMOHAMED

What is best about Salmaan is that you really have to pull this information out of him. He does not boast about the people he has helped. He does not show off. He is just like the skinny 13-year-old best friend of mine on the basketball court: wearing the Larry Bird shirt and scoring threes, not caring if anyone is cheering him on.

This is why Salmaan means so much to me and this is why it is with great honor to write this letter.

Sincerely,

Zahir Janmohamed
Writing Fellow
San Francisco Writers' Grotto

The Permanente Medical Group, Inc.



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Gilroy	Rancho Cordova	Tracy
Hayward	Redwood City	Vacaville
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Honorable Paul A. Crotty
 United States District Court for the
 Southern District of New York
 Daniel Patrick Moynihan U.S Courthouse
 500 Pearl Street
 New York, New York 1007

Date: May 27, 2012

Dear Sir,

I am writing this letter on behalf of Mr. Salmaan Siddiqui. I am a physician specializing in Allergy, asthma and Clinical Immunology currently working as Chief of the department of Allergy/ Immunology at Kaiser Permanente of Northern California at North Valley (Sacramento, Roseville, Rancho Cordova and Davis) sub region. I have worked at my current position since 1997. In addition to being the Chief of Department, I also Chair the Allergy chiefs group affiliated with Northern California Kaiser Permanente. My wife Zubeda (Physician in Primary Care with The Permanente Medical Group) and I have lived here in Sacramento, California since June 1980.

We first met the Siddiqui family in September 1980 when my wife was pregnant with our first child. Salman's mother Nasreen was always very helpful to our family during this period. Nasreen frequently visited our home with her two sons Imran 7 and Salmaan 5. Imran, the older one was always very active and mischievous whereas the younger Salmaan was quiet and shy child who loved to read and ask questions. Salmaan's father had died 7 months before his birth in a plane crash while flying for Pakistan Air Force in 1974. Following the death of her husband, Nasreen managed to come to California with her 22 months old son Imran to start a new life. Here in Sacramento, she attended the school, took care of her young Son, worked for her brother's start up civil engineering business and attended to all the family needs. Salman was born 4 months after her arrival here in Sacramento. Nasreen devoted her life to hard work, her children's education and her extended family's well being. Nasreen graduated from California State University, Sacramento, California in Civil engineering while doing a full time job

and taking care of her two children. She was undeniably an ideal mentor for her children, both of whom, following her footsteps, worked hard and excelled in their studies. Salmaan grew up to be a very intelligent, hard working, and humble young man. While living in Sacramento, their family (Imran, Salman and their mother) were always surrounded by his four uncles and their families. Later Grand parents would also join. This provided him a very nurturing environment.

Other than his studies, he would spend his time playing sports with his younger cousins who looked up to both the brothers as their role model. Summer vacations were spent working either in his uncle's office or in construction out in the field. It was the construction work in scorching summer heat of Sacramento that made him appreciate that the only way to success was through achieving the best education He was determined to do well in school and go to a top tier college. He graduated in 1993 with high GPA and high SAT scores. But because of the family financial situation, he decided to attend the local community college. The following year he was accepted at Dartmouth College. He was not sure if he should go to Dartmouth, but I encouraged him to avail this opportunity. His first year at Dartmouth turned out to be quite a challenge as he was far away from home (especially away from his loving mother). Because of his shy nature, it would take him several months to make friends and adjust to the new college environment away from home. While at Dartmouth, he studied diligently and demonstrated exceptional work ethics. Hard work, respect for the elders and superiors, honesty and humbleness were the family values he learned from his grandfather while growing up that he took to his heart. It was this mixture of his family values and his impeccable work habits that help him achieve a respectable status among his peers, friends in the community and family members. Younger members of his family looked up to him as their mentor. He was well liked by his colleagues and superiors at JP Morgan and Meryl Lynch at New York, where he did his internship and was offered a job at both companies soon after his graduation from College. He accepted the job at JP Morgan.

I visited him in Washington DC in November 2003 while he was working for FBR. During my stay there for 4 days, I found him to be very respectful and always eager to help. He was disciplined about his job and business matters. He would leave for work early in the morning and return back to his apartment after 12- 14 hours of workday. He would refrain from any discussion about the office business. It was not at work but at home also, he earned the status of a role model for his younger cousins. He has been very supportive to his immediate family specially taking care of his mother's financial and other needs.

Thank you for taking the time to read this and I hope you can be as lenient as possible in his sentencing.

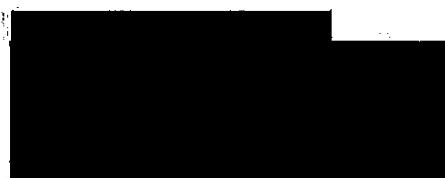
Sincerely,



Arif M. Seyal, M.D., F.C.G.P.

Chief, Department of Allergy, Asthma and Immunology

North Valley



Haroon Khan

July 24, 2014

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, NY 10007

Dear Judge Crotty:

This is a character and support letter regarding Salmaan Siddiqui who is scheduled to be sentenced before you, Your Honor and your court.

My name is Haroon Khan and I have been a lifelong friend of Salmaan and his family. Salmaan and I grew up in the same small tight knit South Asian immigrant community in Sacramento, California and I probably know Salmaan as well as any person other than his immediate family could.

Both of our families knew each other before either of us were born and have stayed very close over the past 50 or so years and more than anything, they have shared the same American experience as immigrants who came to this country with nothing and worked hard to provide for their families and hope that the next generation would be able to do better in life than the first.

In Salmaan's instance, he came to the United States after the loss of his father in a tragic accident before he was born. After the death of his father, Salmaan's mother left everything behind and came to the United States to join her brother, work and put herself through school in the hope that her children might be able to pursue a better life.

For many years, Salmaan lived in a one bedroom apartment with his four uncles, grandparents, mother and brother saving every dollar they could to build a family business and as joint family put every member through college and grad school. Eventually, as each uncle got married and as Salmaan and his brother grew up, the family stayed in that same one bedroom apartment until each uncle was able to afford to move out with their family on their own.

As we grew up from a young age, we both worked in our family businesses; I worked in a small restaurant my parents owned and Salmaan in the small company his uncle started and eventually ended up getting a construction job when he was in community college.

I will never forget the day that he got his acceptance letter from Dartmouth College. His whole family had put themselves through the local state college and Salmaan had been accepted to an Ivy League school. I recall being over and that it was a big day for everyone as I remember his grandfather, uncles and mother telling me this was the reason they loved America and how proud they all were of him.

Salmaan eventually went to Dartmouth and then went on to intern for JP Morgan as I went to Berkeley and intern for my local congressman and then on to intern at the White House. We both finished school and Salmaan continued to pursue a career in financial services and I pursued a career in Washington, DC on Capitol Hill.

Salmaan is a very honest, sincere and generous individual and cannot think of an instance when he failed to help when called upon, or more importantly, offer to help whether or not it was asked. Over the years, I have

attended numerous community fundraisers and charitable dinners with Salmaan and can say his participation was always 100%. As a matter of fact, Salmaan is known to insist that he go unrecognized as an anonymous donor to maintain focus on the organization rather any specific individual.

I am fully aware of the events and circumstances regarding Salmaan's guilty plea and cannot begin to fully address the impact it has had on him and on his immediate and extended family and in-laws.

My wife and I had been traveling when the news of his guilty plea broke and not knowing what had transpired, my wife reached out to his to see what they were doing that Friday night and said we would love to come over. When we got to his place, we saw his wife, mother, in-laws and uncles all sitting in the living room. We were totally unaware of what had happened and surprised the family was here from California. Salmaan then told us about his plea as he and his family wept. It was a horrible night as Salmaan and his family were devastated and filled with shame and regret.

The news of his plea traveled very fast in our community. The same community that had cheered us both on in our career choices over the years were now focused on the shame this brought to Salmaan and his family. In fact, Salmaan had to face this first hand when he went back home a couple weeks later to be with his grandfather who was very ill and eventually passed away during that visit. He had to face all the family friends who came to see his grandfather in the hospital and did it with sincerity despite facing the devastating blows of his plea and loss of a loved one. They were the same family friends we called uncle and auntie as we grew up and Salmaan had to come face to face with the shame his actions brought on him and his family.

Words cannot describe how completely aware and remorseful Salmaan is of his actions. Over the past two years since his guilty plea, he has repeatedly discussed it with me at great length. He has totally lost the reputation that he and his family spent their lives carefully building and I know he is truly despondent regarding what he has put others and his family through.

Salmaan has spent his time focused on making amends with loved ones, colleagues & friends and most impressively, giving back to society by volunteering his time and intellectual capital. With a challenging financial position, Salmaan may not been able to make the same generous financial donations he has over the years, but he has been very focused on continuing to give. One of the organizations Salmaan has been very active with is the OAR restorative justice program in Virginia. At the request of Salmaan, my wife and I had recently attended an OAR fundraiser and I cannot tell you how good it felt to see person after person talk about the hard work and dedication Salmaan has shown to the program. I was able to see first hand how he has improved the lives of so many people and the positive impact he has had on the organization overall. To further his efforts, he has been encouraging friends like myself to attend volunteer sessions with him to increase the program's capacity to help others.

Judge Crotty, as you determine Salmaan's sentence, I respectfully ask you for your mercy and leniency. The loss of Salmaan's professional credentials, the significant loss of respect in our community and the loss freedoms that he was afforded prior to his felony plea have certainly taken a large emotional toll on him and his family. For Salmaan's family not to have him around to provide for them would be a tremendous hardship for his unemployed wife, who will bear the sole responsibility of running the household and raising their young daughters all by herself. Salmaan will never be in a position to be able to repeat his offense and, quite frankly, I know will never repeat any illegal activity for the rest of his life. Salmaan is a good and honorable human being and I am a better person for knowing him.

Thank you for your time and consideration.

Sincerely,

Haroon Khan

Sadiq A. Malik

[REDACTED]

July 2, 2014

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Judge Crotty:

My name is Sadiq Malik. I currently work at Oskie Capital, an investment firm that I co-founded with a few friends. Prior to starting Oskie Capital, I worked at the US Treasury Department on the bankruptcy reorganization of General Motors. Before that, I worked at various financial institutions including Och-Ziff Capital, The Blackstone Group and Morgan Stanley.

I have known Salmaan Siddiqui since 1996. He was one of the first people I met when I came to the US for college. Since then, Salmaan has truly been like family to me. In fact, he has been a friend, a mentor and an older brother, all in one. From the very first day of my freshman year till today, I owe so many of my "firsts" to Salmaan – my first true friend in college, my first resume, my first tie, my first internship, and even my first job. In fact, it would not be an overstatement to say that Salmaan has been the biggest influence in my life ever since I got to the US.

I grew up in Pakistan and came to the US for the first time in the fall of 1996 to attend Dartmouth College. My first term at Dartmouth was by far my worst, both emotionally and academically. I was terribly homesick and was doing badly in my classes. If it were not for Salmaan, I would not have been able to get my act together. Salmaan was a senior at the time. Having grown up in an immigrant family, he was sensitive to the needs of international students. He proactively reached out to me to ensure that I was smoothly transitioning into American life. He spent countless hours helping me understand the US college system and guided me through course and professor selections. I gratefully recall being more comfortable with my new surroundings and improving my grades after I met Salmaan.

As is evident from the example above, Salmaan was always generous with his time. But his generosity was not limited to me. He was involved with various student organizations on campus. Through these organizations, he organized activities on campus which enriched our lives and improved our student experiences. There was one organization in particular that Salmaan was deeply involved with: Al-Nur, the Muslim Student Organization. As President of Al-Nur, Salmaan was primarily responsible for making the

The Honorable Paul A. Crotty
July 2, 20144
Page 2

organization successful. Before he took over, Muslim students on campus did not have a sense of community or belonging. There was no set place for services or important religious events. Salmaan worked tirelessly with the campus administration to have Al-Nur recognized as a formal student organization, which gave Al-Nur access to a proper funding source and allowed it to provide a more sustainable support network to Muslim students on campus. Even after his graduation, Salmaan stayed involved with Al-Nur. In fact, he had recently reached out to me to discuss an ambitious plan to raise an endowment for Al-Nur so that it could have a permanent source of capital..

Despite his own commitments and active involvement with Al-Nur, Salmaan found time to help other students with job recruiting. By the time I started looking for internships Salmaan had already graduated and was working at JPMorgan in New York. Having been through the process himself, he guided me through the internship process and helped me prepare my resume. During those days, I would invariably end up in New York for job interviews and Salmaan would always generously let me crash on his couch. On the first of these trips, as I was getting dressed to go to my interview, Salmaan realized that I did not have a presentable tie. Knowing the importance of first impressions, he lent me one of his best ties. Later, after I was done with my interview and tried to return the tie to Salmaan, he would not take it back – insisting it was his gift to me. These small yet significant gestures have endeared Salmaan to me permanently.

Incidentally, it was with that lucky tie that I landed my first job in the US. As it is probably clear by now, Salmaan has had a big impact on me from the moment I arrived in this country. And by now it might also be fairly evident why I claimed earlier in my letter that Salmaan is responsible for a lot of “firsts” for me – from my first resume to my first job.

My friendship and relationship with Salmaan did not end with college. We have remained close post college as well. When I moved to New York City to take a full-time job at Morgan Stanley after college, Salmaan shared with me all the tips he had gleaned from his years as an investment banker. He taught me the importance of hard work, dedication and most importantly impeccable honesty at the workplace. His advice helped me excel at my job.

Over time, as I got to meet Salmaan’s family, I realized how deeply Salmaan cares for his own family. For example, I learned that Salmaan’s father had passed away a few months before he was born. His mother, wanting a better life for Salmaan and his older brother than she had known, migrated to the US from Pakistan. She raised Salmaan and his brother as a single parent. This left Salmaan with an immense sense of gratitude and responsibility to his mother. As his mother has gotten older, Salmaan is always there to help her in any way he can.

Later, when Salmaan got married and became a father, he brought the same love and devotion to his new family. In fact, I got the opportunity to personally experience Salmaan’s interaction with his family in early 2009. I had just moved to Washington DC

The Honorable Paul A. Crotty
July 2, 2014
Page 3

to work at the US Treasury Department. I had not had the time to find a place of my own and Salmaan, generous as always, offered to put me up in his apartment. My intended short-trip turned into a month-long stay. At that time Salmaan was working at [REDACTED] [REDACTED] Despite his long hours, he made sure to always be home in time to put his daughter to bed. It was clear to me that he wanted to be a father like the one he never had. And watching him help his wife with dinner after a long day's work, I also knew he wanted to be the husband his mother had never had. And despite his busy schedule, he was always a great host to me and never made me feel unwelcome. In fact, when I finally found a place of my own, he helped me move and even gave me bed sheets and other essentials. As is probably clear from these examples, Salmaan has an amazing ability to stretch himself and put others' needs before his own.

Most recently, I was shocked to hear about Salmaan's guilty plea in Federal Court. I got the news from Salmaan himself who reached out to me on the day he pled guilty. Given our friendship and knowing how much I looked up to him, he had not wanted me to hear about this from anyone else. While I certainly appreciated his gesture, it was his poise, dignity and empathy that had me floored. It was clear that Salmaan was utterly devastated. His entire life's hard work had been undone by one lapse of judgment. As I listened to his story, it seemed like a moment out of the movies: when life seems to stop and then slowly crumble around you. That is how I felt and so I could hardly imagine what Salmaan must be going through. But even in this moment Salmaan was less concerned about himself, but more about the damage he had caused his family and friends. He was worried about his wife, his daughter and the baby they were expecting in a few months. He was worried that he wouldn't be there for them when they would need him the most. I couldn't believe what I was hearing. In probably the worst moment of his life, Salmaan was still true to himself: thinking and caring about others before he thought of his own needs.

By this time, I had left DC and moved back to New York. Right after I got this devastating news from Salmaan, I was on a bus to DC so that I could be there with my friend. Since that day, I have made multiple trips to DC to make sure I am there for Salmaan and his family during this tough time. As if Salmaan was not thoughtful enough already, I have found him to become even more contemplative over the last few months. He has become more spiritual in his life. In fact, Salmaan recently drove up to New York since he wanted to meet a Sufi teacher (spiritual scholar in mystical Islam) that I knew. Listening to Salmaan's conversation with the teacher, it was clear that Salmaan had been looking to find meaning in his life and wanted to improve his spiritual side. While others going through a similar experience might fall into depression, he is using this terrible moment to become a better person and advance himself personally and spiritually. He is keeping himself busy and has also gotten actively involved within his own community. For example, he has recently started helping inmates at a local jail with career advice. His goal is to help reduce recidivism by giving these inmates an opportunity to be gainfully employed after they are released back into the community.

The Honorable Paul A. Crotty

July 2, 2014

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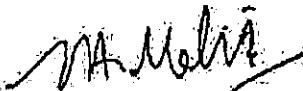
Within his own family, Salmaan continues to be a source of strength and support. Assuming the worst outcome, he is busy making sure that his wife and two children (his second daughter was born in July 2012) are taken care of in case he is gone for the next few years. He has been there for his uncle who has recently gone through [REDACTED]

[REDACTED] Salmaan was also there for his family when his maternal ^{ACTE} grandfather passed away – he flew to California to take care of his mother and extended family as they dealt with their sad loss.

Salmaan is a very special friend. He is single-handedly responsible for innumerable things that I have achieved since moving to the US. And just like he changed my life for the better, he did the same for his family, friends and strangers through his endless acts of kindness. Following his example, I will try my best to be there for him and his family as he goes through the biggest trial of his life.

I would certainly be happy to answer any questions about Salmaan. I can be reached at [REDACTED]

Sincerely,



Sadiq A. Malik

July 8, 2014

Najme Minhaj, Ph.D.

The Honorable Paul A. Crotty
US District Court for the Southern District of NY
Daniel Patrick Moynihan US Courthouse
500 Pear Street
New York, NY 10007

Honorable Paul A. Crotty:

I am writing this letter as a character reference for Salmaan Siddiqui, who is currently a resident of [REDACTED]. Let me first take this opportunity to introduce myself. My name is Najme Minhaj and I have lived for about 32 years in Davis and Sacramento area of California with my family, which includes my wife Seema Minhaj, MD, a Primary Care Physician working for the US Department of Veteran Affairs at the Medical Center, and my two young children who are both recent college graduates. I have a Ph.D. degree in Organic Chemistry and am currently working as a Senior Environmental Scientist with the Department of Pesticide Regulation at the California Environmental Protection Agency (Cal EPA) in Sacramento, CA. In this position, I am responsible for supervising a scientific and technical staff of 10 people performing regulatory responsibilities to protect human health and the environment. Aside from my long professional career with Cal EPA and raising a small family, my interest has been mainly in the community service as a committed volunteer for over 25 years. During this period, I have served in various organizations with different levels of responsibilities, some of which include; Yolo County Central Committee (Member), Human Relation Commission, City of Davis (Chair), and Shifa Community Health Clinic (Board Member).

Salmaan was born in 1975 in a highly respectable joint family of professionals in Sacramento, CA. He was raised by his mother, herself an Engineer by profession, and also under the guidance and care of his grandparents and other family members. He grew up in this area until he moved to SC to complete his undergraduate degree. I have known this wonderful family for over 25 years because of their involvement and a generous support to several charity projects helping different local communities. I have closely known Salmaan since he was a little child and started going to school. He always impressed me with his hard work, outstanding academic achievements, and especially with his responsible behavior and superb mannerism towards others even at a very early age.

Salmaan Siddiqui

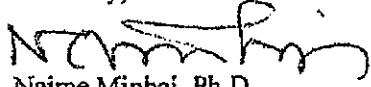
Page 2 of 2

In my personal experience, I have found Salmaan as an extremely decent person with excellent moral, ethical and family values. There are several personal attributes of his that I particularly admire. He is modest, caring and highly respectful to others. He always took an excellent care not only of his mother but also showed high regards for others in the community whether young or old, and always tried to help them out in times of need. He strongly believes in providing guidance and all sort of support to youth in developing them into responsible citizens with good moral values. Furthermore, he is always helpful and willing to put his efforts towards promoting good causes for the betterment of the community at large. He has been a great mentor and a role model to several young boys and girls in the community. Even though he moved out of this area and started his married life and a professional career several years ago at the East coast, he remained an integral part of Sacramento community. I found him very helpful and responsive whenever I approached him to get his advice and help on any issue related with academic, professional and/or social challenges that youths may have in our community.

Based on my personal interactions with him over the years, I strongly believe that Salmaan is a very decent family oriented young man with high moral and ethical values and professional integrity. I am deeply saddened to learn about this case against him in the US District Court for the Southern District of New York, which has seriously affected not only his professional career but also his family life. I hope and humbly request that a thoughtful consideration is given to this and other character references at the time a decision is made in this case.

If you have any questions, please don't hesitate to contact me on the phone at [REDACTED] or by [REDACTED]

Sincerely,



Najme Minhaj, Ph.D.

APPENDIX C

JERRY L. LITTLE

[REDACTED]

May 10, 2012

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl street
New York, New York, 10007

Dear Judge Crotty;

Please, accept this letter as a character reference for Mr. Salmaan Siddiqui, who is scheduled to appear in your court on August 2, 2012.

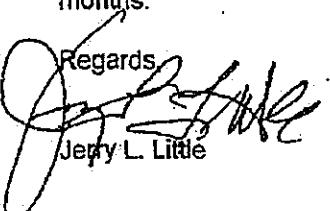
I am a financial markets professional with twenty five years plus experience in the fixed income capital markets serving in a sales capacity to institutional and individual investors over these years. My client base covers the major cities within the United States and has included the United Kingdom. My educational credentials include a Masters of Business Administration and a Bachelor of Science in Accounting. I am a former board member of the National Federation of Municipal Analysts and Emeritus Trustee of Shorecrest Preparatory School, St. Petersburg, FL; my wife and I along with our eighth grade daughter are active members of First United Methodist Church, St. Petersburg. I am an Eagle scout with a long history of involvement in supporting the scouting program.

I met Salmaan in August 2002, when he joined my employer, William R. Hough & Company, in St. Petersburg, FL in the fixed income department. I was immediately aware of Salmaan's technical skills and engaged him directly with my clients in phone conversations and direct client office visits, where he displayed himself in professional and ethical manners. During the time of 2002 to early 2004, when the Hough firm was sold to RBC Dain Rauscher, Salmaan and I enjoyed a close professional relationship that grew into a mutual respect of friendship. In those years, my daughter was involved in Brownie Scouts and Salmaan always encouraged his co-workers to support her in her cookie sales efforts and complimented her on these efforts. He was always respectful to her and my wife, co-workers and clients. He handled all situations in a calm and honest manner and never let difficult client situations disturb him, as was demonstrated to an office call we made to a large international bank's trading desk in New York with whom I had done business, but I had not met the trader involved. It took us a long time to clear the firm's security, and when we arrived at the trading desk, the gentleman stood and was wearing a yarmulke. We introduced ourselves, he looked at Salmaan, turned and sat and said the meeting was over and we left. The shortest sales call that I had ever experienced, and we joke that it took longer to clear security than our time on the call, but Salmaan did not say a word about the slight that we received, ever.

My wife, who is also a financial markets professional, and I were invited to Salmaan's and Faizah's wedding in August of 2005, but were unable to attend due to family conflicts. I consider the family to be good friends and Salmaan a dedicated family figure. During our trips together I described my experiences as a new parent and how life changes for the better with children and listened to him describe his family life before and after his father's death and desire to be a good husband and father.

I consider Salmaan a highly ethical person and have not changed my opinion over the course of the past months.

Regards,


Jerry L. Little

[REDACTED]

[REDACTED]

April 27, 2012

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Your Honor,

My name is Chris DeMildér and I am writing to you as a character reference for Salmaan Siddiqui. For the majority of my professional career I have worked at the same firm as Mr. Siddiqui. I started working as an Analyst in the 'Fixed Income' group at Friedman Billings Ramsey (FBR) immediately after graduating from college in May of 2004. FBR is an investment bank in Arlington, Virginia which, at that time, had experienced rapid growth and was expanding their involvement in the real-estate backed securities market. Mr. Siddiqui was working there when I started. I ended up working in various roles at FBR until late 2008 although Mr. Siddiqui left FBR in 2006. In early 2009 I joined [REDACTED] where I continue to work today. [REDACTED] is a Washington, DC based investment management company that was formed in 2008 by my one-time FBR boss. Much like my experience at FBR, Mr. Siddiqui was already an employee at [REDACTED] when my tenure began.

Over the approximately 2 years that Mr. Siddiqui and I overlapped at FBR we interacted periodically but it was once I started working at [REDACTED] that I really got to know Mr. Siddiqui. We essentially spent every work day in the same large room for the better part of three years. As I reflect on that time there are certain characteristics about Mr. Siddiqui that stand out in my mind. Mr. Siddiqui was incredibly focused and devoted to his work. He often came to work early, left late and rarely missed work days. He took his responsibilities and the overall business very seriously. While Mr. Siddiqui was in a senior role to my own he welcomed my input and showed genuine interest in the work that I produced.

Mr. Siddiqui developed relationships with many of his counterparts at other firms and the sales people and traders at the desks of all the major dealers and was clearly very well liked by his peers and associates. I believe he had the strongest network of contacts of anyone in our office. When news broke about the SEC probe we received numerous calls and messages from the business community expressing concern, condolences and reiterations of support for Mr. Siddiqui.

Mr. Siddiqui is charitable in his personal life. It is my understanding that he has contributed a great deal of money to his religious institution and was quite generous with regard to his alma mater, Dartmouth. As one small example, for the last few years our office has participated in a fantasy football league between friends and co-workers with a cash prize going to the winner. One recent year Mr. Siddiqui won the league but rather than collecting his winnings he requested that the prize money go directly to a non-profit that he wanted to support.

Mr. Siddiqui is deeply religious and incredibly disciplined regarding his religious duties. In addition to the aforementioned financial support Mr. Siddiqui strictly adhered to a prayer schedule and year round dietary restrictions in addition to the fasting requirements of Ramadan. To show support for Mr. Siddiqui during Ramadan our office would pick one day out of the month to fast along side him. After sundown Mr. Siddiqui would then treat us all to a Halal feast at a local restaurant. On this one day of fasting the rest of us agonized over our hunger, thirst and caffeine-withdrawal headaches but Mr. Siddiqui would go the entire month steadfastly avoiding all food and drink during daylight hours with few complaints.

While the majority of my relationship with Mr. Siddiqui was in a professional context we were able to get together at functions outside of the office such as birthday dinners and holiday parties on occasion as well. Mr. Siddiqui carried himself with a certain formality and was always extremely considerate and polite to both those people he knew and those he was meeting for the first time. It was at these events that I had the opportunity to meet Mr. Siddiqui's wife, daughter, some of his extended family and close friends, all of whom he cares for a great deal and it was obvious that the feeling was mutual.

I can not imagine how painful this process has been for Mr. Siddiqui as I know that his personal and professional reputation is paramount in his eyes. I can only hope that this letter has provided some insight into his broader character and the positive effect he has had on the lives of those around him.

Sincerely,



Chris DeMulder

May 20, 2012

Edward J. Reardon

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

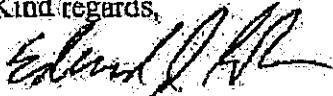
To The Honorable Paul A. Crotty:

My name is Ed Reardon and I am currently a research analyst at JPMorgan. I have known Salmaan Siddiqui for twelve years, nearly my entire professional career, and all of my career at JPMorgan. When I met Salmaan in 2000, we were both associates of similar age that were coming up in the business together. Because we faced many similar challenges, Salmaan became a trusted co-worker and we relied upon each other for perspectives on a variety of issues: co-workers, career paths, financial markets, etc. We became friends and worked together in New York and for a short time in London as well.

After Salmaan left the firm, at times his career position meant that we no longer interacted professionally on a regular basis, yet we have always remained friends and in contact. Because we are the same age, Salmaan and I have marked many "life" milestones at a similar time: marriage, children, etc. One of the attributes I have always valued about Salmaan is his empathy. Since we have known each other so long, I have always been able to speak frankly with him about career and personal decisions. During any one of these conversations in the past few years, Salmaan has always a patient listener who provides thoughtful advice. In my 12 years in financial markets, I have come to recognize that this type of relationship is often too rare. I was quite saddened at the news of his plea, as the person that I have known for over a decade has always acted with professionalism and empathy for his co-workers and peers.

During the financial crisis as well as the past 2-3 years, Salmaan and I interacted on a regular basis to discuss financial markets – I valued his market views and I was able to give him some perspective as well. However, I know Salmaan today as a dedicated father – our recent professional conversations always end on the topic of our families and how our families are the most important aspect of our lives. In our conversations over the past few months, he has expressed sincere remorse for his actions. I am writing to you to urge you to consider Salmaan's empathy toward those that worked with him throughout his career, his remorse, and his dedication to his new family in your sentencing.

Kind regards,



Edward J. Reardon



May 2, 2012

The Honorable Paul A. Crotty
United States District Court for the Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Honorable Paul A. Crotty,

My name is Michael Maloney and I have been an executive recruiter for Fixed Income Markets for thirty five years. We are one of the leading head hunting firms in Fixed Income and we have not only dealt with firms like Credit Suisse, where we placed Salmaan Siddiqui, but also firms like Morgan Stanley and such.

I met Salmaan in early 2006 when he was referred to me by a number of people in the markets. The color I got on him was that he was a very bright, well-educated, quantitative trader in structured products. Unlike most traders, he had an even-keeled personality and he was also a confident and aggressive trader. I introduced Salmaan to David Higgs at Credit Suisse in May 2006 and after a very extensive interview process, Credit Suisse hired him in June 2006. Both myself and many people, including David Higgs at Credit Suisse, checked him out in the securities business with former bosses, coworkers and colleagues. He got such a great read from everyone at being a smart, outstanding, and highly ethical trader. He was hired at Credit Suisse into their Fixed Income division in a very sophisticated quantitatively orientated trading position. After we placed him, we were in constant contact with him, David Higgs and others at Credit Suisse who gave us outstanding reviews about him as a person, a professional and regarding his performance.

When the news broke about what happened at Credit Suisse, I was shocked because I thought he would be the very last person that I have ever dealt with who would be involved in any these shenanigans. It pains me a great deal every time I think about this because I know him to be an outstanding citizen and husband and the last person in the world who I thought that would do anything wrong. I have talked to Salmaan many times since this has happened and I know he is very remorseful about the situation. I think that if he was given a second chance, he would prove to be a very outstanding citizen and maybe a role model for kids to talk to about this stuff.

Thank you and please take this into consideration.

Sincerely,

A handwritten signature of Michael P. Maloney in black ink.

Michael P. Maloney

JACK L. MACDOWELL, JR., CFA

April 20, 2012

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Re: Salmaan Siddiqui

Dear Judge Crotty:

My name is Jack L. Macdowell, Jr. and I am a friend and former colleague of Mr. Salmaan Siddiqui. My background extends over 15 years in the financial services industry including my current role as Chief Investment Officer at a registered investment advisor located in Greenwich, CT where we manage client funds totaling more than \$700 million on a fiduciary basis. I am a CFA charterholder and maintain in good standing a Series 7, Series 24, Series 63 and Series 79 licenses administered by the Financial Industry Regulatory Authority.

I was first introduced to Mr. Siddiqui in 2002 when he was a fixed income trader and I was an investment banker at RBC Dain Rauscher. We worked very closely together on several transactions that were both contemplated and completed on behalf of clients. It was during this time that my respect for Mr. Siddiqui and his integrity developed. In particular, Mr. Siddiqui was heavily involved in the firm's taxable and tax exempt student loan securitization business and was responsible for distribution of securities to clients and oversight of the fixed income sales team. In all my interactions with Mr. Siddiqui, he exhibited every characteristic consistent with a fiduciary and acting on behalf, and in the interest of, the firm's clients.

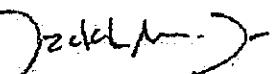
I left RBC Dain Rauscher in December 2004 and Mr. Siddiqui and I remained in touch over the years. As the events of the financial crisis were unfolding, I was considering the potential to raise institutional capital and start a registered investment advisor platform focused on distressed investing. I had been in discussions with several institutional investors and was very close to securing a sizable seed investment for the strategy. As the process unfolded, it became apparent that critical to the success of my capital raising efforts, and to the long term viability of the strategy, was to identify a partner for the business.

I developed several fundamental criteria used to identify a partner for this new business, specifically, the individual had to maintain the following characteristics: (i) strong background in fixed income credit markets, (ii) synergistic/complimentary skill set relative to my background, (iii) demonstrated the utmost integrity and client service, (iv) proven to be an honest, open and direct individual, and (v) I had to feel comfortable that the person was trustworthy enough to put myself and my new business at risk. After reviewing these criteria among numerous others, there was no question Mr. Siddiqui exhibited all of these characteristics, and it was at this point that I reached out to him to gauge his interest in pursuing the new venture together. Unfortunately, given the rapid deterioration in the financial markets during this time, our capital provider pulled back and the business never received the necessary funding to begin operations. However, I could not think of a better person to go into business with based on the criteria list above than my friend, Salmaan Siddiqui.

While often times a man's success is measured by what he does in business or in his career, I find that the best measure of a man's character is how he interacts and cares for his family. It is this part of Mr. Siddiqui that I find most comforting. As Mr. Siddiqui's wife was pregnant we often stayed in touch and he never missed an opportunity to talk about his excitement about the prospects of being a father. He described preparing for the arrival of their new child by gathering furniture and getting the baby's room decorated. When their child was born you could hear it in Mr. Siddiqui's voice his excitement regarding their newborn, the love for their child, and the admiration and adoration he had for his wife. These are the important things in life and based upon my experiences with Salmaan, I have no doubt that his first priority is to care for his family.

JACK L. MACDOWELL, JR., CFA

Kind regards,


Jack L. Macdowell, Jr., CFA

cc: Herbert J. Hoelter, CEO

David A. Foxen
[REDACTED]

May 23, 2012

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Judge Crotty,

I am writing to you on behalf of Salmaan Siddiqui, whom I have gotten to know very well over the past 8 years as both a friend and former work colleague. My experience in the markets includes working at the Federal Reserve Bank of NY from 1980 through 1986 than working at several investment banking firms, including LF Rothschild, UBS, Wachovia Bank, Bank One and FBR. Since leaving the markets in 2006, I have been coaching and volunteering to help youth and elite wrestling programs. The team that I am currently coaching, the NYAC, is sending two athletes to London to compete in the Olympics this summer.

Salmaan and I worked together at FBR, Inc from June 2004 through June 2006 where Salmaan was a fixed income trader specializing in asset backed securities while I was a fixed income salesman focusing on the very same product. During the 25+ years that I spent in the industry, Salmaan was the most helpful, transparent and hardest working trader that I have ever worked with. He was always available to answer questions and spend extra time after work helping us better understand the products we were working on. Salmaan was also a consummate professional when it came down to dealing with our clients. To ensure they could make the most informative decisions, Salmaan spent a significant amount of time making sure each and every client was armed with all relevant details on any given transaction. Unlike most other traders who closely guard information, Salmaan was always the first to share his knowledge to make sure everyone operated off a "level playing field". All of my clients respected and viewed Salmaan as a very honest and ethical professional. He never played favorites, and treated all of his colleagues and the firm's clients equally.

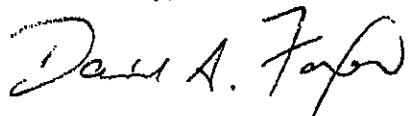
Salmaan was always at work early and stayed late. I can't remember a time in which any of his fellow colleagues at FBR had a problem with him. He always handled his trading positions professionally while taking minimal risk and keeping the interests of the firm and our clients in mind at all times, never compromising any of them. If I had a chance to go back to work with Salmaan, I would do it without hesitation. He is a caring and helpful individual who puts others ahead of himself in all occasions. He also has a strong and caring family who he dedicates all of his time to outside of work.

I have been in frequent touch with Salmaan since hearing the news surrounding this case. As a friend, I am disappointed by his actions, but remain confident that Salmaan is a genuine human being. From our conversations it is clear that he is exceptionally remorseful for his actions and understands there is no one to blame but himself. I know Salmaan will eventually redeem himself by regaining the trust of his family, friends and colleagues.

Staying busy during this time of duress by volunteering to help a variety of charitable and notable causes gives me further faith that he will be a valuable asset to society and those around him.

Please contact me if you have any questions and thank you very much for your time and consideration regarding Salmaan.

Sincerely,



David A. Foxen

Michael J Ciuffo
[REDACTED]
[REDACTED]

May 10, 2012

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Judge Crotty,

My name is Michael Ciuffo. I have worked in the securities business for approximately 22 years. I am currently a Managing Director at Sikich LLP, a broker dealer based in Chicago, Illinois, and responsible for managing a structured products securitization business for the firm. I am a registered representative under FINRA, currently holding the licenses of Series 24, 7 and 63.

I have known Salmaan Siddiqui since 2004, and was one of the primary people in the process at Friedman, Billings & Ramsey that hired Salmaan to join our team. Salmaan was responsible for managing the syndicate process for our bond underwritings. In building and developing this new business for Friedman, Billings & Ramsey, I brought with me, many of my long time client relationships. I trusted Salmaan in managing the relationships and process with these clients, and he did an outstanding job. Along with myself, clients enjoyed working with Salmaan, notably for his sense of detail, outstanding judgement and the credibility he created from his true professional nature. Along with the mentioned above, what made Salmaan really stand out was his true humble nature and high level of ethics he took to a very competitive business.

In the years of working with Salmaan, it was a natural progression of developing a personal relationship with him. I attended his wedding, and frequently enjoyed going out with him and his family. Salmaan is a great father, as I see him constantly doting on his daughter, as well as always considering the needs of his wife and child ahead of his. I was so happy to hear that they are expecting their second child this summer.

Since I had left Friedman, Billings & Ramsey and went on to work for Deutsche Bank in New York, I remained in constant touch with Salmaan, got together often when he visited New York or I visited the DC area. I have consistently called him for advice in working through scenarios on bond deals, and in my experience in working with Salmaan, he always showed me a calm and sensible approach to every scenario I would approach him on. He is one of the few people in the securities business that I seek advice from, as many in this business do not possess the same qualities as Salmaan, very thoughtful and rational.

I have met with Salmaan a few times in the past couple months, and I can say he is very remorseful and ashamed for the harm he has caused. Salmaan made a big mistake and as a friend and business associate of his, I can wholeheartedly say that his actions were out of character. Away from this specific instance, Salmaan has always been a law abiding citizen and lead a highly successful 15 year career in an industry with very difficult personalities.

Your Honor, as someone that knows Salmaan and his family well, you can be assured that if given a second chance, he will dedicate the rest of his life making amends. He has always been actively involved in his community and generously contributes to numerous charitable causes.

As Salmaan's sentencing approaches, I respectfully ask that you take this letter into consideration.

Sincerely,



Michael J Ciuffo

Loren D. Carlson

[REDACTED]
[REDACTED]
May 15, 2012

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

To the Honorable Judge Crotty,

My name is Loren Carlson. For the period of 2002 through 2004 Salmaan Siddiqui worked directly for me as Head of our Asset Backed Trading and Sales efforts at the firm William R. Hough & Co, a boutique firm in St. Petersburg, Florida. Since 2004 my relationship with Salmaan has grown into one where a family closeness has developed and both my wife and I think of Salmaan as another son.

At William R. Hough & Co, I was Managing Director and Manager of the firm with the direction to build a recognized Asset Backed group which would be able to compete on a national basis with the larger more recognized firms. We had a group of Investment Bankers which were doing very well but our weakness was not having a Sales and Trading desk that was recognized by the major buyers of our securities. After a search to find the proper person we hired Salmaan Siddiqui because of his great enthusiasm and knowledge of the business. After hiring Salmaan, I was contacted by his former boss, who mentioned to me "please take good care of Salmaan as he is a great young man and will be a star someday". This is something that I had never seen in my professional life, an employee making such an impact on a former boss so that person wanted to remain concerned about his life.

In his new capacity at William R Hough & Co, Salmaan not only showed his enthusiasm for the position but a dedicated commitment to make sure that the goals of the group were attained. He was the first in the office and generally the last to leave. Salmaan took special time to spend with the salesman so they would feel comfortable with the securities that they were selling. This is unusual and showed Salmaan's character as traders generally do not give salespeople much respect. Salmaan however with his sensitivity and desire to make the goals that we desired, made extra time to know the salesman, befriend them and assist them with their goals. In his desire to assist with the sales, Salmaan would occasionally travel with the salesman to meet with major accounts to assure that they were comfortable working with a small boutique firm. Allowing the client to become comfortable with the trader gave the salesman an advantage that you do not see in other firms.

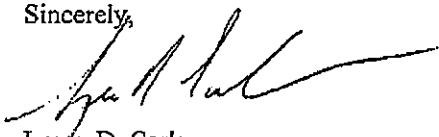
In 2004, William R. Hough & Co. was purchased by RBC (Royal Bank of Canada) Dain Rauscher. I was placed in a senior Managing Director position with the merger, but Sales and Trading were removed from my responsibility. Salmaan of course was moved under new people in Chicago and San Francisco. One day I received a call from Salmaan and he wanted me to know that he had another opportunity with another firm. What impressed me was that Salmaan said to me "I have this opportunity, but if you would like me to stay at Hough and help you I will do it. I want to do what is best and please let me know what you would like". This integrity and honesty is unheard of in the securities business. Of course Salmaan was looking out for himself but he also was concerned about the commitment he had worked so hard to fulfill over the past two years. Salmaan and I discussed the opportunity and he showed me his contract, and I recommended that he accept the position.

Since 2004, the relationship with Salmaan has only grown. We speak on the telephone often and he and his wife Faizah visit us in Charleston. We attended their wedding and Salmaan's family welcomed us as they knew of the bond that Salmaan had forged with my family. Salmaan is a loving family man as he keeps very close contact to all members of his family on both coasts. [REDACTED] Salmaan's two year old daughter calls us Grandma and Grandpa when we talk on the telephone. My wife and I look forward to visiting Salmaan and Faizah when their second baby is born in July, 2012.

Salmaan is an extremely compassionate and caring person. He is currently working within a program that gives guidance to recently released inmates where he counsels them, assists with resumes, interviews and helps them find employment. In a recent telephone conversation he told me how gratifying it was to work in this program as he felt he was helping in peoples lives. This is Salmaan as he cares about people lives whether they are on a sales and trading desk or recently released from confinement.

I ask that you give Salmaan the opportunity to remain in society and continue to be a productive member. He is one who is well respected and will give back whenever possible. If you need more information or would like me to appear before the court to offer more support or provide a verbal statement, please feel free to contact me at [REDACTED].

Sincerely,



Loren D. Carlson

John P. Lennon
[REDACTED]

May 18, 2012

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Judge Crotty,

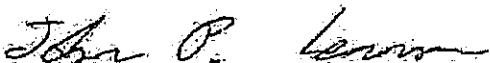
I have worked on Wall Street for over 20 years and have known Salmaan Siddiqui since mid 1999 when he joined the Asset Backed Securities trading desk at JP Morgan as part of the Analyst Training Program. I was his direct supervisor from that time until January 2001. I found him to be a quick study, hard working and client focused. It was a fast paced environment involving complex instruments and large trading volumes. He exhibited a high level of ethics and integrity and was always entrusted with clients of the firm and did the right thing by all parties. He excelled at all aspects of his responsibilities and was promoted to Associate at the end of 2000. Although this promotion was strongly recommended by me; it was not mine alone to make. It was supported by senior management of our business group. My own performance appraisal included a section on how well I cultivated junior staff. In this respect, Salmaan reflected very well on me.

As often happens on Wall Street our careers took us in different directions but we have remained in close contact over the years. Whenever we speak he always asks about my family and is eager to talk about his own wife, Faizah and daughter, [REDACTED]. He is a loving husband and a doting father.

How highly I think of Salmaan can best be described by how important it is to me to do everything I can to help him find the best possible outcome from his current difficulties so he can continue to provide and care for his young family which I know is everything to him. The remorse he continuously expresses as a result of his actions gives me more than enough confidence that he has learned his lesson. Salmaan will certainly repay his debt to society by working even closer with many of the charitable organizations he has long supported and take the wrong that he has done and turn it into something good. For example, through his current restorative justice volunteer work, Salmaan can further his positive contributions to society by helping to guide others from making the same mistakes he has made.

I would like to thank the court for taking my comments into consideration when making its decision on Salmaan's future.

Sincerely,



John P. Lennon

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, NY 10007

Dear Judge Crotty,

My name is Michael Warden. I am currently the ██████████ ██████████, and previously the Head of Fixed Income at Friedman, Billings, Ramsey and Co. (FBR). I have worked in the capital markets sector for over 25 years. In both of those capacities, I hired and worked closely with Salmaan Siddiqui. Salmaan worked with me at FBR from 2003-2006 and at ██████████ from 2008-2011.

TED

The working environment we operated was a very close, almost family type environment. As such, I got to know Salmaan and his family very well. We worked together and often socialized together. I hold Salmaan in the highest regard as to his professionalism, work ethic, integrity, sincerity and charitableness. He always exhibited the best characteristics of an employee, colleague, friend and confidant.

I always admired his willingness to help others, particularly as it relates to education as he never forgot how much his mother sacrificed to afford him the opportunity to attend Dartmouth. As such, he went to great lengths to give back to Dartmouth his money and his time to help other students. He lived a frugal lifestyle that allowed him the means to provide. In addition, his faith was very important to him. Annually, as he prepared his donation to his faith, he always asked colleagues if there were particular charities that were important to them that he could contribute to.

These were the things that everyone saw. On a personal note, as our families experienced the ever present difficulties, illnesses, tough decisions, etc. he was always there with a kind ear and supportive thoughts and deeds. I could always depend on him. In all my years of working with hundreds of different people, he was at the top of the list as to someone I could count on.

Whatever difficulties he may face in the future, he has a strong supporter to assist him and his family in any way.

Sincerely,



Michael Warden

Dane Smith
[REDACTED]
[REDACTED]

June 5, 2012

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Honorable Crotty:

My name is Dane Smith and I am writing you in support of my friend and former colleague Salmaan Siddiqui. I was born and raised in a middle class family with strong values and was taught that education and hard work were the keys to success. I am very fortunate to have a loving wife and two beautiful children. I studied chemical engineering at Vanderbilt University and have worked in the financial industry for the past 11 years.

I have known Salmaan for eight years on both a personnel and professional basis representing a majority of my career. We worked together from 2004 - 2006 and 2008-2011 at two different firms. The past 4 years we worked together at a small investment company with only 5 employees. We sat next to each other and have logged many long days together during very difficult times in the market. Since I have known Salmaan we have both moved through similar stages of our careers and lives. In that time we have both got married (attending each other's wedding) and started families. Our wives are friends and our children play together.

During the time I've had the privilege of knowing Salmaan, I have had the opportunity to experience what a caring, honest and generous person he is. When he talks about his daughter it is clear how much he loves her and enjoys being a father. At no time was it more obvious than at her first birthday party. He was the proud papa showing off daddy's little girl to the hundred people that showed up. Salmaan is very charitable person and he is particularly focused on education. He supports the Kahn Academy, a non-profit website with the goal of providing free world class education, and he has encouraged me and others to do so as well. He generously donates his time and money to the scholarship fund at Dartmouth College so underprivileged students can have the same opportunities that he had.

Salmaan is a very spiritual person and a devout Muslim. I admire his commitment to the practice of his faith. He observes his daily prayers and Ramadan, the month of daytime fasting each year. To support Salmaan in his faith and spiritual journey I, along with a few other friends, have started participating a few years in the first day of Ramadan fasting. It became a tradition to break the fast at an authentic Halal restaurant where many members of the Muslim community would gather. Salmaan made sure we felt welcomed by the community and treated us to amazing feasts. I can say first hand that not eating or drinking from sun up to sun down is extremely challenging and I can't imagine doing it consecutively for a month. The practice of his faith takes extreme discipline and commitment and he applies

● Page 2

June 5, 2012

those values to his everyday life. I am thankful to Salmaan for teaching me about his faith and what it means to be a Muslim.

I am aware of Salmaan's current legal situation and have read the complaint against him. I have spent a considerable amount of time with him in the years prior to and after the period chronicled in the complaint. Based interactions and observations, I believe his actions referenced in the complaint to be extremely out of character and isolated. Salmaan is a devoted family man who has the support of his friends and family. I can say that I have no doubt that Salmaan Siddiqui is an honest and honorable person.

Sincerely,



Dane Smith

Peter Zimmer

[REDACTED]
[REDACTED]

May 4, 2012.

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Your Honor,

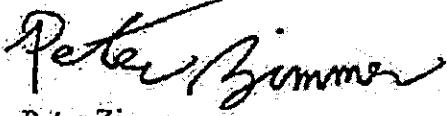
Re: Character Reference – Salmaan Siddiqui.

My name is Peter Zimmer. I have had the pleasure of knowing Salmaan Siddiqui for over 8 years. We worked together at two different companies from 2004-2006 and again from 2008-2011.

I know Salmaan to be a thoughtful, honest and hardworking man. He prays daily, faithfully keeps Ramadan, loves his family and enjoyed his job. In keeping with his Muslim faith he gives Zakat (annual tax to the poor). Each year prior to paying his tax he asked if I personally knew anyone who was in need of financial assistance for food, shelter or medical attention. I was never able to refer anyone to him but I always appreciated the gesture. He prefers to help people directly rather than give to a charity or foundation. Education is also very important to Salmaan. He set up a scholarship at his Alma-Ala, Dartmouth, to benefit kids who displayed the aptitude and strived for educational opportunity but do not have the financial means. As a testament to character, he only mentioned his involvement in asking if there were people, which I knew, deserving of such assistance.

Salmaan has made a mistake and is incredibly remorseful. Based on my time with him both personally and professionally I believe this to be an isolated incident. He is a good and honest man, as good and honest as anyone I know.

Sincerely,


Peter Zimmer

May 29, 2012

James R Pomposelli
[REDACTED]

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

The Honorable Paul A. Crotty:

My name is James Pomposelli, and I am writing on behalf of my friend and former colleague Salmaan Siddiqui. Professionally, I began my career at JP Morgan in 1991 and worked as a systems analysis, credit officer and finally as a banker in the asset-backed securities group until 2000. I subsequently joined Bank One in Chicago where I helped build an asset-backed securities group until 2003. Since that time, I have worked as an entrepreneur in the specialty and consumer finance industries. In my personal life, I have volunteered for the Admissions Department at my college, Georgetown University for over twenty (20) years helping assign admissions candidates to alumni interviewers in both Chicago and New York. Most of all, I have dedicated my time to the Boy Scouts of America. As a youth, I spent eleven (11) years as a Scout, achieving the rank of Eagle Scout. As an adult and parent of two boys, I have volunteered for over six (6) years for the Boy Scouts as a Cubmaster in charge of over two hundred (200) boys and forty-five (45) leaders, as a Troop Committee Chairperson for a group of forty (40) boys and fifteen (15) leaders, as the Chairman of the Chicago Camping Committee for 10-11 year-old boys and as a member of the Chicago Fundraising Committee.

I met Salmaan because I had the honor of being his first manager as he began his professional career as an Analyst at JP Morgan. At a time when many youth came to work with a certain sense of entitlement, Salmaan demonstrated a unique work ethic and willingness to do anything he could to help the team. In one specific instance, we were working on an asset-backed securities issuance that was a first time transaction for the client. As often happened in the banking business, we needed someone to volunteer to work nearly all night to complete the prospectus. Not only did Salmaan complete the work on time and without error, but he came in the next day with the same good natured smile on his face that he always brought to work. Salmaan not only was an ambitious and eager young man, but he brought with him a character of integrity, honesty and professionalism. I remember vividly an instance that Salmaan demonstrated this character when the stakes were very high. We were working on an investor presentation for one of our asset-backed customers and the final presentation was due the next day. Salmaan was working with a younger analyst to complete the final edits, review the presentation for errors and put it through production. Because of the time constraints, I did not have an opportunity to review the presentation until we departed on the trip. I saw a significant error and immediately asked Salmaan what

had happened. As a young man, Salmaan looked me straight in the eyes, claimed responsibility for the error and apologized. Salmaan could have come up with a half dozen excuses for the error from lack of sleep to poor instructions from me. Worse yet, Salmaan could have blamed the less experienced analyst for the mistake. He did not. He did the right thing. I honestly hope that my own sons will be able to approach such high pressure situations with as much character as Salmaan did that day.

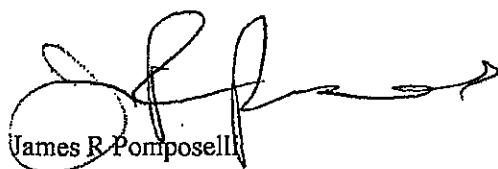
My final story about our professional lives gives a great deal of insight into Salmaan's character. After Salmaan had worked in my group for two years, he was looking forward to going to another area of the bank. Because he had learned so much in our group and built a great reputation, I recommended him to the head of the Asset-Backed Trading Desk. In a way, that changed our professional relationship. Salmaan no longer worked for me and was now moving forward in his career. Salmaan could have moved on and forgotten that we had worked together. Especially in the banking industry, loyalty can be quite fleeting. For Salmaan, his appreciation for my efforts on his behalf did not disappear but rather it grew as time went on. Out of more than dozen young people that I have worked with throughout my twenty (20) year career that I tried to help in their professional pursuits, only Salmaan has gone out of his way to show his appreciation. As we have grown older, our relationship has matured but in the same way Salmaan has always gone out of his way to stay in touch, send a kind word and continue to say, "Thank You".

While working with Salmaan, I learned a great deal about his professional attitude. What I did not expect to learn was that Salmaan is such a fine young man with a deep commitment to his family, religion and community. I first saw these attributes when it came to Salmaan's religion. Salmaan is a practicing Muslim who abides by all that is good in his faith. Despite all of the pressure that he was handling at work, Salmaan always observed Ramadan and its forty days of fasting. During stressful days at work, he always kept his fast. Just as importantly, Salmaan would join members of the Pakistani Muslim community in New York to break bread after sundown and just before sunrise. As a member of this community, he found and gave support during his fasting period. This community was an important connection between his upbringing and his current life. What I found truly remarkable was when Salmaan took a job in Florida. He maintained his fasting during Ramadan despite having to practice his religion by himself. As a practicing Roman Catholic, I see how religion and true spirituality have often taken a back seat to the secular world. Particularly in the banking business, money and material wealth have overtaken traditional values. For Salmaan, he has always been a man of faith and character rather than someone who holds money and material items as his God.

Although dedicated to his religion, Salmaan's true calling is to his family. I really got an opportunity to see this when I attended his wedding. You could just see the love in Salmaan's eyes as he looked upon his new bride. He was so excited to find his match in life and eventually begin a family. Although never a heavy drinker, Salmaan gave up all alcohol out of respect for his religion and the family that he was starting. Because Salmaan's father died when he was very young, he was very devoted and caring for his mother. She was the person that raised him as a boy, and you can see the esteem and love that he held for his mother. Salmaan's mother had helped raising Salmaan from his brothers and their families. At the wedding, Salmaan not only showed how much he cared for his mother but also his respect and loyalty for his uncles. Seeing Salmaan at his wedding, I really began to realize how much he was truly dedicated to his family. Salmaan's wedding also shed light on how Salmaan and his family were such an integral part of the Pakistani community in Sacramento. As he introduced his new wife to his community, you could see that he genuinely cared about these people who had such a formative influence on his development into a fine young adult.

A couple of years ago, I came to Washington, DC to visit my University and took the opportunity to meet up with Salmaan. We gathered together at a local Pakistani eatery as two old friends. We did not chat about investment banks, trading desks or asset-backed securities. We talked about our wives, our children and lives in general. We were men from very different backgrounds chatting about the most important things in our lives. Something struck me. As a young man, I taught Salmaan how to at his first job. Along the way, Salmaan taught me something much more important. In a world where public opinion and often the popular press paint Muslims, in particular Pakistanis, as terrorists with little care for their families, human life or the difference between right and wrong. Salmaan has taught me how a Muslim man could live in this country with professional ethics, a dedication to his community, a love of his family and values that represent everything that is good about America. As a man who cares deeply about his religion, holds his family above all else and has dedicated hundreds of hours trying to teach young people in the Boy Scouts about building character, I saw all of these traits in the character of Salmaan as a young man and have not seen him waiver in his honesty, integrity, respect, loyalty and kindness to others over nearly twenty years.

Sincerely,



James R. Pomposelli



Strengthening Community Through Second Chances

Offender Aid and Restoration
1400 N. Uhle Street, Suite 704
Arlington, VA 22201
Phone 703.228.7030
Fax 703.228.3981
www.OARonline.org

July 9, 2014

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

RE: SALMAAN SIDDIQUI'S COMMUNITY SERVICE

Dear Judge Crotty:

It is my understanding that Mr. Salmaan Siddiqui will appear before you for sentencing on July 30, 2014. I am writing to provide the Court with a history of Mr. Siddiqui's community service with Offender Aid and Restoration of Arlington County, Inc. (OAR) and the invaluable assistance he has provided our organization over the past years.

I am the Executive Director of OAR and we are a community-based restorative justice organization that blends compassion and accountability to assist offenders in leading productive and responsible lives, to the benefit of all. As you likely know, the concept of "Restorative Justice" is based on the belief that any crime, regardless of size or severity, hurts the community. The restorative justice framework requires that offenders assume responsibility for their actions, realize that an injustice has been committed, and take action in some way to repair the harm done. By providing services back to the community, offenders can demonstrate that they can be responsible, productive, law-abiding members of society.

The Offender Aid and Restoration movement began in 1968 when a group of concerned citizens responded to a prison riot in Charlottesville, Virginia. These citizens envisioned an improved criminal justice system in which restorative justice was the driving force. They believed that incarcerated individuals could be assisted by trained volunteers from the community, and through ongoing contact with community volunteers, they would be empowered with information and encouraged to transform their experiences into responsible and productive lives. The ultimate goal was to break the costly cycle of recidivism and create a more just system. OAR's community service program was incorporated as OAR/USA in 1973 and at one point as many as 20 non-profit organizations were established. Today, there are six OARs providing services through independent offices in Virginia, New Jersey, and Indiana.

Offender Aid and Restoration of Arlington County, Inc. was established in 1974 by a local group of women from Arlington, Virginia, who volunteered in the jails and saw a need for ongoing support of prisoners and ex-offenders who remained largely ignored and forgotten by society.

Offender Aid and Restoration of Arlington County, Inc. (OAR) achieves its missions through providing support through various programs:

***Reentry Services:** (serves nearly 700 post-release clients annually)

Services include transition assistance and employment counseling to incarcerated individuals and ex-offenders who are committed to avoiding re-incarceration. Reentry advisors act as resource consultants, problem-solving facilitators, client advocates, and employment counselors. The agenda is to empower clients toward the goal of self-sufficiency.

***Community Service:** (Oversees over 1,750 clients annually)

Offenders are invited to take responsibility for past actions and repair the damage done by giving back to the community and providing a service that enriches the lives of others. OAR supervises juveniles and adults in their community service work, mandated by the Arlington County and Falls Church courts.

***Jail Based Programs:** (Teaches about 400 inmates annually)

OAR provides a variety of classes and groups to incarcerated individuals inside the Arlington County Detention Facility. These jail-based programs offer classes in essential Life Skills, Basic Education, and Employability Readiness.

Please see the enclosed FY13 Annual Report for additional information about OAR.

I am writing to tell you that Mr. Salmaan Siddiqui has been an invaluable resource to OAR of Arlington County, Inc. He has been an active and integral volunteer and supporter of our work at OAR since March 2012. Over that time he has donated his time on a regular weekly basis in multiple roles. He has worked tirelessly in our Reentry Services Department and his rapport with OAR clients has been truly representative of OAR's mission. His volunteer involvement has included:

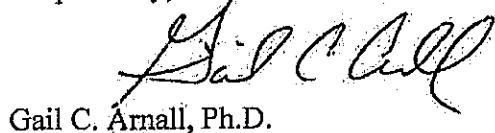
- Assisting former offenders in putting together resumes, cover letters & references in-order to market themselves and procure employment.
- Providing emotional support and encouragement to OAR clients.
- Assisting OAR clients with homework assignments and school projects

- Working with OAR clients to develop a business plan in regards to entrepreneurial ideas that they would like to pursue.
- Serving as the “face” of the OAR volunteer program and chosen to be the primary individual to help selling the program to others who are considering volunteering.
- Providing training and initial orientation to new volunteers.
- Serving as OAR ambassador at Employment Seminars for former offenders.
- Coordinating OAR Program Strategy and Developments presentations.
- Participating in community programs and events representing OAR.

Given Mr. Salmaan Siddiqui’s background and experience in giving back to the community and helping others, I believe he will continue to make an enormous contribution to Offender Aid and Restoration here in Arlington. He has already made a real difference in our work and impact and, should we be fortunate enough to continue to utilize the services of Mr. Siddiqui on a volunteer basis, he could continue to be a valuable contributor to OAR’s Reentry Services. He would be a great source of encouragement to staff, volunteers and clients alike that, in partnership with the Courts, we are strengthening our community through second chances.

On behalf of Offender Aid and Restoration of Arlington County, Inc. and the adults that we serve, I want to thank you very much for your time and careful consideration of this request.

Respectfully,



Gail C. Arnall, Ph.D.

Executive Director



Strengthening Community Through Second Chances

Offender Aid and Restoration
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Arlington, VA 22201
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www.OARonline.org

July 9, 2014

The Honorable Paul A. Crotty
United States District Court for the
Southern District of New York
Daniel Patrick Moynihan U.S. Courthouse
500 Pearl Street
New York, New York 10007

Dear Judge Crotty:

I am writing to you in regard to Mr. Salmaan Siddiqui who will appear before you for sentencing on July 30, 2014. The Executive Director has also written to you to provide details regarding Mr. Siddiqui's community service with OAR over the past two years. I am writing to you as well because I have been the staff member that has worked most closely with Mr. Siddiqui and have witnessed the amazing work he has done for our clients and our organization.

Mr. Siddiqui, or "Sal" as we refer to him, has worked with us as a kind of adjunct staff member for the past two years. Mr .Siddiqui has become the "go to" team member for clients who would like to obtain employment. Our clients fight over appointments with Sal because he puts so much effort into each session with them (he usually meets with clients for a two-hour session). He does an amazing job of motivating them, clarifying their goals, organizing their job search plan and tenaciously connecting our clients with potential employers.

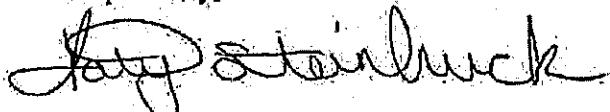
Sal is also the Volunteer Coordinator for OAR's Employment Program. He very patiently and in great detail trains each volunteer to assist him in working with our clients to obtain employment. He conducts volunteer orientations and then will work with a volunteer for the next two months until they are able to meet with clients individually on their own. Sal also supervises our evening employment program when we do not have enough staff available. His support of our work is irreplaceable.

Volunteers and clients rave about Sal's professionalism, knowledge of his role, and innate ability to connect with and support our clientele. I have worked with OAR for fifteen years and can honestly say that I have never met a more effective person, staff or volunteer, in reaching our clients. Sal is an inspiration to the rest of the staff and has been such a gift to our program. We have learned so much from him.

Sal's isolated conduct in connection with these charges certainly does not rule out his having acted honestly and honorable in his life. I know that he possesses an excellent professional reputation, a strong work ethic and he has been passionate about our organization's mission. He

has assisted hundreds of newly released former offenders in obtaining employment through his work here at OAR. His work has had major impact on the community and I would very much like to see him able to continue to have this kind of positive impact if he is allowed to return to our community.

Respectfully,



Katy Steinbruck
Director of Programs



Offender Aid and Restoration
1400 N. Uhle Street, Suite 704
Arlington, VA 22201
Phone: 703.228.7030
Fax: 703.228.3981
www.OARonline.org

July 22, 2014

To Whom It May Concern:

It is my pleasure to write a letter describing Salmaan "Sal" Siddiqui's contribution to the OAR PREP (Post Release Employment Program) program. Sal has been volunteering with PREP for 2.5 years and has become an invaluable asset to our program. Many of our clients request to work with Sal because of his patience, support and dedication to helping each client find employment and become self-sufficient.

Sal is particularly skilled at working with clients with complex behavioral issues. I am thinking of two clients in particular who I will call Bryan Brown and Barry Letterman. Bryan had been in the mortgage industry and developed substance abuse issues in 2008 during the economic downturn the housing market experienced that year. Bryan had been incarcerated for several DWI's after that and making harassing calls to his ex-girlfriend. He began working with Sal over a year ago. It was very difficult for him to accept that he was living in the shelter and now looking for entry level work. Sal helped him obtain employment at a restaurant where Bryan struggled greatly with behavioral issues. Sal has continued to coach Bryan toward employment retention in subsequent restaurant jobs he has helped him obtain. Sal has shown a level of patience with Bryan that even some of the reentry staff struggled to maintain. His diligence and calm temperament enabled Bryan to increase his motivation and focus his efforts. Barry Letterman was a similar client. Everyone on the team struggled to work with him as he continuously engaged in staff splitting and dominating conversations for long periods of time. Sal has worked closely with Barry and the staff has seen real improvement. Sal helps Barry with how to ask questions in a concise way and how to interact with OAR staff as well as the management on his job (his job that Sal helped him obtain).

Finding employment is an important part of becoming a productive and responsible citizen. Sal's commitment and service has allowed us to provide this assistance for many clients who otherwise might have slipped through the cracks.

Sincerely,

Jennie Altieri
Reentry Coach